

# International Student Travel Insurance

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This international student travel insurance policy is designed to cater for the insurance needs of persons studying in the UK at Brunel Language Centre. The product provides cover including emergency medical assistance and medical costs, protection in the event of cancellation or curtailment, cover for loss, theft of or damage to baggage and personal money.

## Key features and benefits:

- A 24-hour helpline for medical emergencies
- Emergency medical expenses in the event of illness or injury
- Protection against cancellation or curtailment charges
- Cover for loss or damage to baggage and personal money
- A wide range of sports and activities covered
- Cover for irrecoverable pre-paid college, university or language school fees
- Leisure trips within Europe and any trip outside the UK if part of your course

## Key eligibility criteria and exclusions:

- Not available to anyone aged 66 or over
- No cover under cancellation or curtailment charges, emergency medical expenses or personal accident relating to any reason set out under 'Important conditions relating to health' – see group policy wording
- No cover where the FCO or World Health Organisation has advised against travel
- No cover where travel is not departing from and returning to your home country
- Each claim will be subject to a £50 excess wherever an excess applies

The table below displays a summary of the maximum amounts which are payable under each section. Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy wording and the statement of insurance for full details of the cover available.

Insurance Summary		
Benefits	Maximum	Excess
<b>Cancellation or curtailment charges</b>	£5,000	£50
<b>Emergency medical &amp; other expenses</b>	£2,000,000	£50
Emergency dental treatment	£500	
<b>Personal accident (subject to age)</b>	£30,000	£0
<b>Baggage</b>	£1,000	£50
Single article, pair or set limit	£200	
Valuables limit in total	£300	
<b>Personal money, passport &amp; documents</b>		£50
Currency, notes and coins	£100	
Other personal money and documents	£100	
Passport or visa	£500	
<b>Personal liability</b>	£1,000,000	£100
<b>Missed departure</b>	£250	£50
<b>Overseas legal expenses &amp; assistance</b>	£10,000	£0
<b>Course fees</b>	£11,000	£50

It is paramount for Endsleigh and Brunel Language Centre to offer confidence for students to study in the UK, with the knowledge that their health, wellbeing and financial risks will be protected against Covid-19, which includes cover whilst in the UK for the following:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred (including repatriation) if a student contracts Covid-19 in the UK.

- Up to £1,000.00 for additional expenses if the student is required to stay in the UK beyond their scheduled return date due to being 'unfit to travel' with Covid-19 illness.
- Costs for up to two close relatives or friends to either travel to or remain in the UK to be with the student and to escort them home (including qualified attendants if necessary).
- An additional 60 days automatic extension to continue covering the student if they are unable to leave the UK due to the pandemic (no additional premium will be charged).

The cover is subject to the definitions, general conditions, claims conditions, important conditions relating to health and the general exclusions applicable to all sections of the Group Policy.

To find out more about this please use this link and read the full terms and conditions of the policy:

*Group policy*

[Policy 2023 BI9 0000270 Brunel Language Centre.pdf](#)

*Insurance Product Information Document*

[IPID 2023 BI9 0000270 Brunel Language Centre.pdf](#)

*Covid-19 FAQs*

[Endsleigh Travel \(Zurich Underwritten\) Insurance FAQ's - Covid 19 Standard \(Int Students\).docx](#)

*Cancellation Exclusions from Cover*

[BI9 Important Pre-Contract Information.pdf](#)

Should you have any questions then please do not hesitate to contact us.

Brunel Language Centre Team

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