



# HARROW HOUSE INTERNATIONAL COLLEGE

## INTERNATIONAL STUDENT TRAVEL INSURANCE PRODUCT

### SUMMARY

**Insurer:** The insurance is underwritten by Zurich Insurance plc

**Period of Cover:** For bookings made between: 01/01/19 until 31/12/19

Harrow House International College has partnered with Endsleigh to provide you with invaluable cover whilst you study with us. We are working together to ensure you have adequate insurance for your time spent studying in the UK. Our group policy has been specifically designed for Harrow House International College overseas students studying in the UK.

Cover section	Essential Cover
A. Cancellation or Curtailment Charges	£3,000
B. Emergency Medical & Other Expenses	£2,000,000
C. Personal Accident	£30,000
D. Baggage	£1,000
E. Personal Money, Passport and Documents	£500
F. Personal Liability	£1,000,000
G. Overseas Legal Expenses	£50,000
H. Course Fees	£8,000

**Eligibility:** You and anyone accepted for cover under this group policy are registered under the health care system in your home country and registered with a Medical Practitioner in the United Kingdom if covered under this group policy for 6 months or more. You must be travelling from and returning to your home country. You and anyone accepted for cover under this group policy are an international student studying in the United Kingdom.

#### Key Benefits:

Cover for over 90 sports and activities are included as standard under this group policy and full details are available within your policy documentation.

#### A. Cancellation or Curtailment Charges

- Cover includes cancellation and curtailment of the trip due to accident, illness or sickness

#### B. Emergency Medical & Other Expenses

- If you are taken ill or have an accident we will pay your emergency medical bills and hospital costs that are not covered by the National Health Service
- Additional costs incurred to repatriate you if medically necessary
- Reasonable costs to return home if a close relative is seriously ill

#### C. Personal Accident

- Payment for permanent loss of, or loss of use of limbs or senses or death

#### D. Baggage

- You will be reimbursed if your luggage is lost, stolen or accidentally damaged

#### E. Personal Money, Passport and Documents

- We will help replace your passport, or visa if they are lost or stolen
- Money stolen either from your person or while locked away will be replaced

#### F. Personal Liability

- If you accidentally injure someone or damage their property, we will cover your legal liability

#### G. Overseas Legal Expenses

- Advice and assistance to take legal action is covered

#### H. Course Fees

- Cover for unavoidable or necessary cancellation or curtailment of your course before completion due to, death, bodily injury or illness

#### Principal Exclusions

- Under most sections of the group policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of each and every claim under each section for which an excess applies
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim
- Treatment or surgery which, in the opinion of the medical practitioner in attendance, can wait until your return home
- Medication, which prior to departure is known to be required
- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or; between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car
- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation



**How to make a Claim:** For Medical assistance please call +44 (0)1243 621058 (24hr). For Legal expenses call 01179 045831 or from abroad +44(0) 1179 045831. For all other claims please call 01202 038946 or from abroad Tel: +44(0) 1202 038946.

**About this summary of insurance:** This is a summary of our insurance group policy and does not contain all terms and conditions. Your policy documentation contains full details of cover, conditions and exclusions and is the basis on which all claims will be settled. Please make particular reference to the 'Important conditions relating to health' which you must comply with to have full protection of the group policy.