

EMERGENCY PROCEDURES

Contact the 24 Hour Emergency Assistance Number:

1. Within 24 hours of admission to Hospital, or if incapacitated, as soon as reasonably possible;
2. For any benefit where prior approval is required;
3. Prior to incurring ANY medical expenses.

ERV Emergency Assistance

Within the UK & Ireland
+44 (0)207 902 7405

Outside the UK & Ireland
+44 1444 454 540

This insurance is available only to persons under the age of 70 who have booked an Academic Course with the Policyholder and for whom the appropriate premium has been paid prior to travel including Leisure trips within Europe up to a maximum of 21 days per trip.

This policy summary is essential reading and will help you understand the insurance by setting out significant features, benefits, limitations and exclusions. The summary does not contain the full terms and conditions. These can be found in the Policy document.

Purpose of the Insurance

This insurance cover provides financial protection and medical assistance during your Academic Course.

Insurance Provider

This insurance is underwritten by ERV, an Ergo Group Company. ERV is authorised by BAFIN and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

This insurance is administered by Globalguard International Insurance Services Ltd., trading as Guard.me International Insurance, registered address 89 New Bond Street London, W1S 1DA, authorized and regulated by the Financial Conduct Authority, number 509721.

Period of Cover

Provided that the Insured Journey starts and ends within the Policy Period and that the appropriate declaration and premium payment have been made:

- In respect of Cancellation, for EEA originating trips only, cover starts on the date the Insured Journey is booked and ends with the start of the Insured Journey.
- In respect of all other insurance in the Policy, cover starts upon arrival in the Academic Course host country and ends when you depart the host country.

Significant Features and Benefits

Section	Sub-Section	Benefit Amount / Limit of Indemnity*	Excess
1. Medical	Emergency medical & repatriation expenses	i. £/€10,000,000	NIL
	Hospital confinement benefit	ii. £/€100 (£/€20/24 hrs)	NIL
	Emergency dental treatment	iii. £/€150	NIL
	Funeral expenses	iii. £/€2,000	NIL
2. Personal Accident		£/€25,000	NIL
3. Cancellation	Cancellation as a result of serious illness, death or redundancy; AVAILABLE ONLY TO EEA ORIGINATING TRIPS AS DEFINED IN THE POLICY DOCUMENT	£/€7,500	NIL
4. Curtailment		£/€7,500	NIL
5. Travel Delay Benefit	Travel delay benefit	i. £/€280 (£/€20/12 hrs)	NIL
	Abandonment / Disruption / Missed departure	ii. £/€ 7,500	NIL
6. Personal Items	i. Personal effects / Possessions	i. £/€2,000	NIL
	ii. Single item limit	ii. £/€250	NIL
	iii. Valuables	iii. £/€250	NIL
	iv. Personal Money	iv. £/€250	NIL
	v. Replacement documents	v. £/€250	NIL
7. Luggage Delay		£/€100 (after 12 hrs)	NIL
8. Personal Liability		£/€2,000,000	NIL

* £ shall mean UK Sterling; € shall mean Euro

Aggregate Limit of Liability

ERV shall not be liable for any amount in excess of the amounts shown below. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Per Event overall under Section 1. Personal Injury	£/€1,000,000
Per Journey or event overall under Section 3. & 4. Cancellation and Curtailment	£/€75,000

ERV Emergency Assistance: In the event of a medical emergency, telephone ERV Emergency Assistance on: **+44 1444 454 540** from outside the UK or **+44 (0)207 902 7405** from within the UK (or Ireland) at any time of the day or night, 365 days a year. ERV Emergency Assistance will give you advice and assistance in the event of any medically-related emergency.

Please quote your name, the Contract and Certificate Number and period of insurance. Please remember to give a telephone number where you can be contacted.

ERV Emergency Assistance will decide the most appropriate course of action to help you through the emergency – **do not try to find your own solution.**

Significant Exclusions – (See General Exclusions and the Specific Exclusions for each Section of the policy).

There are some situations for which the Insured Student is not covered. These generally involve anything the Student already knows about or that are caused by deliberate or illegal acts on the part of the Insured Student. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- ERV shall not be liable for Bodily Injury, loss, damage or expense resulting from or contributed to by, directly or indirectly:
 - The Insured Person committing or attempting to commit suicide or intentionally inflicting self injury
 - The Insured Person engaging in hazardous activities and sports (see Appendix 1 of the Policy Wording)
 - The Insured Person being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service
 - War, whether declared or not in the Insured Person's Country of Residence
- Any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused
- Medical expenses in the Insured Person's Country of Residence
- Unattended valuables unless suitably locked away
- Loss or theft not reported to the police within 24 hours
- Regulations or order made by Public Authority or Government

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy for full details.

Claim Provisions

You must notify ERV Claims Service as soon as possible upon the occurrence of any Insured Event that may give rise to a claim if the value of the claim exceeds or is likely to exceed £/€ 500. Cover will not apply if you notify ERV more than 60 days after the occurrence of any Insured Event.

- 1) Check the Policy Schedule and Policy Wording to see whether the loss is covered.
- 2) Contact ERV Claims Service during normal office hours, Monday to Friday, 09.00 to 17.00, Tel:+44 (0)1403 788 515, e-mail travelclaims@erv.co.uk as soon as possible, quoting your Contract number, Certificate number and tell us what has happened.
- 3) Please remember to keep relevant original receipts (not photocopies) as they will be required for any claim.

Complaints Procedures

We sincerely hope you will not need to complain about your insurance Policy or claims settlement. However, if you do wish to complain please forward details of your complaint to:

The Managing Director
 ETI International Travel Protection
 Albany House, 14 Bishopric,
 Horsham, West Sussex RH12 1QN, England
 email: contact@erv.co.uk
www.erv.co.uk

If the matter still cannot be resolved to your satisfaction you should write to:

The Financial Ombudsman Service
 South Quay Plaza 2,
 183 Marsh Wall, London E14 9SR
www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with your claim after you have followed the full complaints procedure. If you use the 'Complaints procedure', your right to take legal action against us is not affected.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Conduct Authority or the FSCS at www.fscs.org.uk or on 020 7892 7300. You can check the above details on the Financial Conduct Authority Register by visiting the FCA website: www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.