

International Student Travel Insurance

Web Text

This international student travel insurance policy is designed to cater for the insurance needs of persons studying in the UK on a trip arranged by St Joseph Foundation UK. 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
Cancellation or curtailment charges	£3,000	£50
Emergency medical & other expenses	£2,000,000	£50
Emergency dental treatment	£500	
Personal accident (subject to age)	£30,000	£0
Baggage	£1,000	£50
Single article, pair or set limit	£200	
Valuables limit in total	£300	
Personal money, passport & documents		£50
Currency, notes and coins	£100	
Other personal money and documents	£100	
Passport or visa	£500	
Personal liability	£1,000,000	£100
Missed departure	£250	£50
Overseas legal expenses & assistance	£10,000	£0
Course fees	£8,000	£50