

Insurance Product Information Document

Insurance Company: White Horse Insurance Ireland dac

Product: International Student

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions of your insurance policy. This document is not personalised. A copy of the full terms and conditions of your cover will also be provided to you.

What is this type of Insurance?

This policy is a Travel Insurance policy that provides cover for each insured person as summarised under the “What is insured” section below.



What is insured?

- ✓ **Cancellation & Curtailment**
If you have to cancel or cut short your trip, we will repay you up to £3,000 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Course fees**
If your trip is cancelled or curtailed due the death, accidental bodily injury, or unexpected illness to you or your close relative; we will pay you (or your estate) up to £8,000 for the irrecoverable pre-paid or contracted to pay course fees.
- ✓ **Emergency medical expenses & repatriation**
If you fall ill or suffer an injury whilst on your trip, we will pay up to £750,000 for your emergency medical expenses and transportation costs.
- ✓ **Baggage**
If your baggage is lost, stolen or damaged during your trip, we will pay you up to £4,000 less a deduction for the wear tear and depreciation in the value of each item. In addition, the most we will pay for a single item is £250 or £300 in total for valuable items.
- ✓ **Personal money, passport and documents**
If your money, passport or documents are lost, stolen or damaged during your trip, we will pay you up to £500 in total.
- ✓ **Missed departure**
If you miss your outward or return journey home, we will pay you up to £250 for the additional travel and/or accommodation costs to get you on your trip or to return you home.
- ✓ **Personal accident**
If you suffer an accident on your trip that results in your total permanent disablement or death, we will pay you (or your estate) up to £30,000 in compensation.
- ✓ **Personal liability**
If during your trip, you accidentally injure someone else or damage their property, we will cover up to £1,000,000 in costs and damages that you become legally liable to pay as a result of a claim being made against you.
- ✓ **Overseas legal expenses and assistance**
If during your trip you are injured, suffer an illness or die, for reasons caused by someone else, we will pay up to £10,000 for your legal costs to pursue a civil action claim against the third party for compensation.



What is not insured?

- ✗ The policy excesses. Under this policy the excess amount is normally £75 per insured person, per section of cover, per claim.
- ✗ Pre-existing medical conditions.
- ✗ Any damage or loss resulting from criminal acts, negligence or fraud.
- ✗ Travelling against medical advice.
- ✗ Cutting short your trip when not medically necessary.
- ✗ Certain sports & activities.
- ✗ Personal possessions left unattended.
- ✗ Money left unattended.
- ✗ Self-exposure to needless danger.
- ✗ Wilful, self-inflicted injury, solvent or drug abuse.
- ✗ Claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ Circumstances known to you at the time of buying this insurance policy, which could give rise to a claim.
- ✗ Travel to a country or specific area to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public against all, or against all but essential travel.



Are there any restrictions on cover?

- ! You are an international student (or immediate family travelling with an international student) studying for a degree or other recognised qualification at a College or University in the United Kingdom or studying a language course at an accredited language school in the United Kingdom.
- ! You must be registered with a Medical Practitioner in the United Kingdom.
- ! Cover is not available to anyone aged 66 years and over on the date of purchasing this insurance policy.
- ! Trips are restricted to maximum duration periods.
- ! Financial limits and excesses apply to individual cover sections.



Where am I covered?

- ✓ Cover on international student travel policies starts when you buy the policy and ends on the end date as shown on your policy schedule. Cancellation cover starts when you buy the policy or at the time of booking any trip (whichever is the later) and ends on the departure date of any trip or the expiry date as shown on your policy schedule.

**What are my obligations?**

- You must provide us with honest, accurate and complete information. This includes your destination, duration or age for anyone to be insured under this policy.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and take all practical steps to safeguard your property from loss or damage and to recover property which is lost or stolen.
- In the event of a claim, you must notify us as soon as possible.
- You must use Reciprocal Health Agreements such as EHIC (Europe) or Medicare (Australia).
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- Under most sections you will be responsible for paying the first amount for each and every claim per incident, per section for each insured person. This is known as your excess.

**When and how do I pay?**

This is a group policy for International Students which must be paid for by the College or University. It must be a single payment which can be made by (a) bank transfer or (b) by debit or credit card.

**When does the cover start and end?**

Your cover starts and ends as per the dates stated on your insurance certificate.

**How do I cancel the contract?**

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so by contacting the organisation from whom you bought your policy for a refund providing you have not travelled and no claim has been made or will be made. If you cancel after the 14 days of receipt of the documents no premium refund will be made.