

INTERNATIONAL STUDENT HOUSE | Policy No: C4INT/ISH/2019/1

POLICY NUMBER: C4INT/ISH/2019/1	UNIVERSITY/ESTABLISHMENT: International Student House
COVER START DATE: 01/10/2019	COVER EXPIRY DATE: 30/09/2020
MAXIMUM TRIP LENGTH PER STUDENT: As per the dates of travel each student has declared to International Student House and is noted in the list of Insured Person's declared to Cover4insurance on 16/10/2019.	POLICY TYPE: INTERNATIONAL STUDENT TRAVEL INSURANCE
Insured Person's declaration to be submitted to Cover4insurance on a quarterly basis.	

This schedule forms part of your policy document and should be read in conjunction with your policy wording. For full details of all the terms and conditions we recommend that you read the policy document, a copy of which is attached.

The Schedule of Benefits on page 1 of the policy wording and on page 2 of the policy summary is replaced with the following:

SECTION OF COVER	COVER INCLUDED	COVER LIMIT (PER PERSON)	EXCESS (PER PERSON)
Cancellation & Curtailment Charges	YES	£3,000	£50
Excursions	YES	£250	£50
Course Fees	YES	£8,000	£50
Emergency Medical & Other Expenses	YES	£2,000,000	£50
Repatriation	YES	£750,000	£50
Emergency Dental Treatment	YES	£500	£50
Burial Costs / Body Repatriation	YES	£3,000	Nil
Baggage	YES	£4,000	£50
Single Article Limit	YES	£250	£50
Valuables Limit In Total	YES	£300	£50
Computer Equipment (Includes Laptop)	YES	£1,000	£50
Personal Money, Passport & Documents	YES	£500	£50
Travel & Accommodation Expenses	YES	£500	£50
Missed Departure	YES	£250	£50
Personal Accident			
Death (Insured aged under 16)	YES	£1,000	Nil
Death (Insured aged 16-64)	YES	£30,000	Nil
Death (Insured aged 65+)	YES	£1,000	Nil
Loss of one or more limbs and/or loss of sight in one or both eyes (Insured aged 64 and under)	YES	£30,000	Nil
Loss of one or more limbs and/or loss of sight in one or both eyes (Insured aged 65 and over)	NO	-	-
Permanent Total Disablement (Insured aged 64 and under)	YES	£30,000	Nil
Permanent Total Disablement (Insured aged 65 and over)	NO	-	-
Personal Liability	YES	£1,000,000	Nil
Overseas Legal Expenses & Assistance	YES	£10,000	Nil

Health Conditions:

This policy does not cover medical or cancellation/curtailment claims arising from either your or a travelling companion's pre-existing medical condition. A pre-existing medical condition is any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required during the 12 months prior to the commencement of cover under this policy and/or prior to any trip. Please refer to page 2 of your policy wording, for the terms and conditions relating to pre-existing medical conditions.

Duty of Care:

You must take care to answer all questions honestly. You must not make any misrepresentation of a fact that could influence us in accepting your insurance, this includes your age, duration of the trip and planned sports & activities. If you are in any doubt, you should tell Cover4insurance.com. If you fail to do this, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

Sports & Activities:

There is no cover under this policy for claims arising from any activity not listed under the definition of "Sports & Activities" on page 4 of the policy wording.

Policy Queries:

If you have any queries relating to your policy, please call our Travel Helpline on **0161 772 3382***. The Travel Helpline is open from 9am to 5pm Monday to Friday (excluding public holidays). Alternatively, you can email us – customerservices@cover4insurance.com.

Contact Telephone Numbers:

EMERGENCY MEDICAL ASSISTANCE: +44 (0) 01733 224 892 (24 hours a day, 365 days a year)

CLAIMS: +44 (0) 1733 224 845

GENERAL QUERIES: 0161 772 3382