



Welcome to COE Connections International and to your Study Abroad Travel Insurance policy.

Thank you for choosing us for your insurance. Please check that the cover explained in this document, in the **Policy Schedule**, and in the Table of Benefits which accompanies the **Policy Schedule** meets **your** needs and that **you** understand it

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip. This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.

Policy benefits:

- 24 hour emergency assistance line
- Dedicated claims department
- *Health Assured* confidential advice service

If **you** have any questions about **your** insurance, please contact **COE Connections** at coeconnect@blueyonder.co.uk or call 01702 587003.

Yours sincerely,

Alex Sharp

Managing Director
ALL SEASONS UNDERWRITING AGENCIES LTD



COE Connections are pleased to have partnered with Health Assured to bring you the following services:

Confidential support services for a range of issues:

- Family issues
- Medical information
- Lifestyle addictions
- Gambling
- Financial
- Relationships
- Childcare
- Work
- Domestic abuse
- Insurance claims
- Consumer issues
- Debt
- Legal
- Stress
- Housing

You can speak to an experienced and qualified counsellor who can offer help and support in a friendly and non-judgemental manner.

As well as telephone counselling, the following online services are available through the Online Health Portal:

- Emotional support
- Personal coaching
- Health checks
- Medical factsheets
- Fitness advice
- BMI assessment

Free 24 hour helpline – 0800 030 5182

Online Health Portal – www.healthassuredeap.com



We don't know
when you might need us.

That's why we're here
24 hours a day.

STUDY ABROAD TRAVEL INSURANCE

POLICY SUMMARY

This document shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions of the cover. These are detailed in the policy wording. This summary does not form part of the insurance documentation.

TYPE OF INSURANCE AND COVER: This product is intended to meet the demands and needs of individuals who require insurance protection for risks relating to travelling to Europe to study. This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). Please note that this statement does not constitute advice or a personal recommendation about the suitability of the product to meet your personal needs.

On page 3 of this policy summary, we tell you firstly about the significant features, benefits and exclusions which relate to the whole policy. Then, under the "Policy Cover" headings, we have listed various sections of cover and shown the significant features, benefits, exclusions and limitations for each cover. Some sections only apply if you have chosen a certain level of cover, a particular type of policy, and/or have paid an additional premium for them. If you consult with the selling agent you will find the various cover levels and policy types which are available to you, and details of the cover sections which are standard and optional under each. The maximum benefit amounts which are payable under each cover section, and any excess you will have to pay towards the first part of any claim for certain cover sections (unless you have paid extra premium so that no excess is payable), are also shown. With the insurer's agreement, you can increase one or more benefit limits if you wish by paying additional premium. Full details of the cover you have chosen will be shown on the insurance schedule which will be sent to you with the policy wording.

PERIOD OF INSURANCE: The policy lasts for the duration of a single trip up to a maximum of 124 days. Once you are established in your place of study and intend to remain in Europe for six months or more you can apply to have this policy extended.

THE INSURER: This insurance is underwritten by Lloyd's Syndicates. The Syndicates are managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered in the Register of Lloyd's Managing Agents. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

WHO IS ELIGIBLE FOR THE INSURANCE COVER?: All persons legally resident outside of the United Kingdom, European Union or European Economic Area other than residents of the USA or Canada who are travelling to the United Kingdom, European Union or European Economic Area in order to study.

PRE-EXISTING MEDICAL CONDITIONS & IMPORTANT CONDITIONS RELATING TO HEALTH INCLUDING DECLARATIONS YOU MUST MAKE

A pre-existing medical condition means:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which a person covered by this insurance has ever received treatment (including surgery, tests or investigations by a person covered by this insurance's doctor or a consultant/specialist and prescribed drugs or medication).
- b) any medical condition for which a person covered by this insurance has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- c) any medical condition for which a person covered by this insurance is taking prescribed drugs or medication.
- d) any medical condition for which a person covered by this insurance has received a terminal prognosis.
- e) Any medical condition an insured person is aware of whether or not the diagnosis has been confirmed by a medical practitioner
- f) any medical condition for which a person covered by this insurance is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Any person covered by this insurance must contact ASUA by phone or email if a pre-existing medical condition not normally covered by this insurance needs to be declared (Please see NO SCREEN CONDITIONS below)

Contact Details

ASUA Screening Customer Helpline: +44 (0) 203 327 0555

E-mail: info@asuagroup.co.uk

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

NO SCREEN CONDITIONS

Insured persons do not need to contact ASUA in respect of any pre-existing medical conditions that a person covered by this insurance has that are included in this list and if the words in brackets apply to any person covered by this insurance.

Acne	Diabetes (no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)	High Cholesterol (not the inherited form)
ADHD (Attention Deficit Hyperactivity Disorder)	Fungal nail infection	Impetigo
Asthma (diagnosed before age 50, no more than 2 medications/inhalers and no hospital admission in last year)	Glaucoma	Meniere's disease
Carpal tunnel syndrome	Hay fever	Migraine (confirmed diagnosis, no ongoing investigations)
Cataracts	High blood pressure (have not suffered from any heart disease, kidney damage, stroke or mini stroke)	RSI (Repetitive strain injury/Tendinitis)
Corneal graft		Tendonitis
Deafness		Tinnitus
		Tonsillitis

If any person covered by this insurance does not comply with the following conditions we may cancel the insurance or refuse to deal with a claim or reduce the amount of any claim payment.

It is a condition of this policy that a person covered by this insurance will not be covered for cancellation or curtailment charges, or emergency medical, repatriation and other expenses, or personal accident for any claims arising directly or indirectly from:

- 1) At the time of taking out this policy:
 - a) Any pre-existing medical condition that a person covered by this insurance has unless he/she has contacted the ASUA medical screening line on the number shown in the insurance schedule and we have agreed to provide cover, or all of the pre-existing medical conditions that a person covered by this insurance has are included in the list of NO SCREEN CONDITIONS shown below and the words in brackets apply to any person covered by this insurance
- 2) At any other time:
 - a) Any medical condition a person covered by this insurance has with which a medical practitioner has advised any person covered by this insurance not to travel (or would have done so had any person covered by this insurance sought his/her advice), but despite this any person covered by this insurance still travels
 - b) Any surgery, treatment or investigations for which a person covered by this insurance intends to travel outside of his/her home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures)
 - c) Any medical condition for which a person covered by this insurance is not taking the recommended treatment or prescribed medication as directed by a medical practitioner
 - d) A person covered by this insurance travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

If a person covered by this insurance's health changes after the start date of the insurance and the date any person covered by this insurance's travel tickets or confirmation of booking were issued, you or any person covered by this insurance must telephone the ASUA Screening customer helpline shown on the insurance schedule to make sure cover is not affected.

PREGNANCY

Pregnancy, without any directly related bodily injury, illness, disease or complication is not insured by this policy. This insurance is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness. Claims arising from childbirth if a person covered by this insurance has travelled within 16 weeks of the due date will not be insured by this policy.

SPORTS AND LEISURE ACTIVITIES

You will not be covered for taking part in any sports and leisure activities other than those listed as Category 1 in Appendix A of the policy wording. There are a number of activities that require an additional premium to be paid before they will be covered and confirmed on the insurance schedule.

Please note that under Section H - Personal Liability; you will not be covered for liability caused directly or indirectly by your owning or using firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any other form of motorised leisure equipment, including jet skis and snowmobiles.

You may be covered when participating in certain winter sports if you have paid the appropriate additional premium to extend your cover and this is noted on the insurance schedule.

SIGNIFICANT OR UNUSUAL EXCLUSIONS TO COVER UNDER THE WHOLE TRAVEL INSURANCE POLICY

- A person covered by this insurance's participation in winter sports unless the appropriate winter sports premium has been paid.
- A person covered by this insurance's participation in or practice of any professional sports or entertaining.
- A person covered by this insurance's participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless detailed in the policy wording or shown as covered in the insurance schedule when you have paid an additional premium.
- Suicide, drug abuse, alcohol or solvent abuse and a person covered by this insurance putting themselves at needless risk.
- A person covered by this insurance's own unlawful action or any criminal proceedings against a person covered by this insurance.
- Any other loss, damage or additional expense following on from the event for which a person covered by this insurance is claiming, unless cover is provided under this insurance.
- Operational duties of a member of the Armed Forces.
- Travelling against World Health Organisation (WHO) advice or against the advice of an European Union (EU) recognised Government body.
- If a person covered by this insurance is aged under 18 he/she is only insured when travelling with one or both of the adults (or accompanied by another responsible adult) noted on the insurance schedule.
- War or acts of terrorism.
- A person covered by this insurance engaging in active war.
- Nuclear risks and sonic bangs.
- If any person covered by this insurance, either at the time a holiday was booked, or at the time you purchased the policy, had any reason to believe that they would be made redundant.
- If the tour operator, or anyone a person covered by this insurance has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

POLICY COVER FEATURES AND BENEFITS s

<u>Name of the relevant policy section</u>	<u>What are the significant features and benefits?</u>
Cancellation or Curtailment Charges	<ul style="list-style-type: none"> • Refund of non-recoverable unused travel and accommodation costs if a person covered by this insurance has to cancel or cut short a trip due to any of the reasons stated in this section of the policy wording (for example if a person covered by this insurance becomes ill, injured or dies)
Emergency Medical, Repatriation and Other Expenses	<ul style="list-style-type: none"> • Payment of expenses for emergency medical treatment following accidental injury or illness during a trip. • Payment of expenses for emergency dental treatment during a trip. • Payment of funeral expenses in the unfortunate event of a person covered by this insurance's death during a trip. • Repatriation and other necessary travel and accommodation expenses are included.
Hospital Confinement Benefit	<ul style="list-style-type: none"> • A benefit to compensate a person covered by this insurance for the disruption to his/her holiday if he/she is an in-patient in hospital or confined to his/her accommodation on medical advice for more than 24 hours during a trip.
Personal Accident	<ul style="list-style-type: none"> • A benefit is paid for death or loss of limb / sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during a trip.
Delayed Departure	<ul style="list-style-type: none"> • Compensation if the ship, aircraft, train, coach or bus in which a person covered by this insurance is booked to travel is delayed at the final point of international departure from any person covered by this insurance's home country. • If a person covered by this insurance is delayed for more than 24 hours before departure from his/her home country he/she can choose to abandon the trip.
Missed Departure	<ul style="list-style-type: none"> • Additional travel and accommodation costs if a person covered by this insurance misses his/her international departure from or to his/her home country due to any of the reasons stated in this section of the policy wording (for example due to a vehicle accident or breakdown).
Baggage	<ul style="list-style-type: none"> • Cover for baggage which is accidentally lost, stolen or damaged during a trip. • A limit applies for any one, pair or set of articles and for valuables. • A benefit for emergency replacement of clothing, medication and toiletries if baggage is temporarily lost for more than 12 hours during an outward journey.
Personal Money, Passports and Documents	<ul style="list-style-type: none"> • Cover for loss, theft of or damage to personal money and documents including cash, travellers' cheques, travel tickets, passport, visas or driving licence during a trip. • Separate limits apply to cash/banknotes and to all other personal money and other documents, and a reduced benefit applies to cash and banknotes for insured persons under 16 years • Cover for additional travel and accommodation expenses a person covered by this insurance needs to pay during a trip to obtain a replacement passport or visa if his/hers is lost or stolen whilst abroad.
Personal Liability	<ul style="list-style-type: none"> • Cover for legal liability if accidental injury or death is caused to third parties or damage to their property during a trip.
Legal Expenses and Assistance	<ul style="list-style-type: none"> • Cover for legal costs to pursue a civil claim for compensation if a person covered by this insurance suffers personal injury, illness or death caused by someone else during a trip.

POLICY EXCLUSIONS AND LIMITATIONS EXCLUSIONS

<u>Name of the relevant policy section</u>	<u>What are the significant or unusual exclusions or limitations?</u>
	We will not pay claims:
Cancellation & Curtailment Charges	<ul style="list-style-type: none"> for pre-existing medical conditions, unless disclosed to and accepted by us for redundancy which a person covered by this insurance knew about at the time you bought this insurance or booking of a trip if a person covered by this insurance was aware of circumstances at the time of arranging the trip or before you purchased the insurance which could be expected to lead to cancellation, or cutting short, of the trip for the cost of travel or accommodation arranged using Air Miles or similar schemes.
Emergency Medical, Repatriation and Other Expenses	<ul style="list-style-type: none"> for pre-existing medical conditions, unless disclosed to and accepted by us. if a person covered by this insurance travels against medical advice
Hospital Confinement Benefit	<ul style="list-style-type: none"> for treatment or surgery which could have been delayed until a person covered by this insurance returned home. for treatment or surgery not related to bodily injury
Personal Accident	<ul style="list-style-type: none"> for pre-existing medical conditions, unless disclosed to and accepted by us
Delayed Departure	<ul style="list-style-type: none"> resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip for delays to any subsequent outbound or return connecting transport after departure from a person covered by this insurance's departure from his/her home country.
Missed Departure	<ul style="list-style-type: none"> resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip if a trip is solely within any person covered by this insurance's home country.
Baggage	<ul style="list-style-type: none"> for loss, theft of or damage to valuables left unattended at any time for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report for loss, theft of or damage to certain specific items listed in this section of the policy wording, including ski equipment, sports equipment, golf equipment and business equipment for loss or damage to china, glass or other fragile articles.
Personal Money, Passports and Documents	<ul style="list-style-type: none"> for loss, theft of or damage to personal money, a passport or visa left unattended at any time for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report.
Personal Liability	<ul style="list-style-type: none"> arising from pursuing any business, trade or occupation arising from ownership, possession or use of motorised vehicles, aircraft or watercraft.
Legal Expenses and Assistance	<ul style="list-style-type: none"> which do not have a reasonable prospect of succeeding for any costs incurred before a claim has been accepted resulting from a dispute between a person covered by this insurance and someone he/she was travelling with, is related to, or another insured person. relating to a dispute between a person covered by this insurance and us for loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle for piste closure if transport costs, compensation or alternative skiing facilities are provided to a person covered by this insurance.

CANCELLATION OF THE INSURANCE BY YOU OR THE INSURER

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 30 days of receiving the policy ("the cancellation period"). Please return it to the selling agent within 30 days of receipt and they will refund your premium provided no insured person has travelled or made a claim.

If your policy is an annual multi-trip policy, the insurer is not bound to accept renewal of any insurance but you can cancel the insurance at any time after the 30 day cancellation period by writing to insurers. If you cancel after the cancellation period, the insurer will refund a portion of your premium relating to the unexpired period of insurance provided no claims have been made or are intended to be made. The premium refund may be subject to an administration charge by the party/parties involved in arranging the insurance.

The insurer cannot cancel your policy during its lifetime unless:

- You do not pay the premium when it is due;

- A fraudulent act is committed; or
- (For annual multi-trip policies) the risk the insurer agrees to insure changes significantly.

HOW TO MAKE A CLAIM

24 HOUR EMERGENCY ASSISTANCE ABROAD

If you require emergency medical assistance abroad you should contact Mayday Assistance Ltd (a 24 hour service):

Telephone: (+44) (0) 1273 624 661 or Fax: (+44) (0) 1273 606 390 Email: operations@maydayassistance.com

NON EMERGENCY CLAIMS

Reactive Claims Ltd : Tel: +44 (0) 1420 383010 or Fax: +44 (0) 1420 558111 E-mail: info@reactiveclaims.com

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

You can also register a claim online 24 Hours a Day by visiting www.reactiveclaims.com. You will also be able to download the appropriate claim form and access Frequently Asked Questions (FAQ's) relevant to your claim.

HOW TO COMPLAIN

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint. If you wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if your complaint does not relate to a claim please direct it to:

The Customer Services Manager, All Seasons Underwriting Agencies Ltd
Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ
Phone: 0203 327 0555 E-mail: info@asua.co.uk
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

or, if your complaint does relate to a claim, please direct it to:

Reactive Claims, Attwood House, Mansfield Business Park,
Four Marks, Hampshire. GU34 5PZ
Tel: +44 (0) 207 902 7410
Fax: +44 (0) 207 928 4748
E-mail info@reactiveclaims.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from All Seasons Underwriting Agencies Limited or Reactive Claims (as appropriate) your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House
Walter Burke Way, Chatham Maritime
Kent ME4 4RN
Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints>. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to a local ombudsman or dispute resolution body within the European Economic Area. Further details are available at www.fin-net.eu. Alternatively, you may be entitled to refer your complaint to the United Kingdom Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service, Exchange Tower
London, E14 9SR
Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).
Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).
Email: complaint.info@financial-ombudsman.org.uk