

# Insurance Product Information Document

## COE CONNECTIONS INTERNATIONAL

Authorised and Regulated by the Financial Conduct Authority in the United Kingdom. Ref No: 315199  
and is underwritten by Certain Underwriters at Lloyd's.



## ORBIT EXCEL & STUDY ABROAD - LONG STAY TRAVEL INSURANCE

### What is this type of insurance?

This document provides a summary of the main cover and exclusions for a Long Stay Travel Insurance. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the validation certificate, policy schedule and policy wording.

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).



### What is insured?

The main value of the cover provided is for medical emergencies when abroad and for personal liability.

This policy pays, in accordance with the terms, conditions and exclusions of the policy wording, in the event that you:

- ✓ Should you need to cancel or curtail your trip due to unforeseen health issues affecting your trip;
- ✓ Emergency Medical Treatment abroad should you suffer an unexpected injury or illness while abroad.
- ✓ Are delayed en route;
- ✓ Suffer loss or damage while abroad;
- ✓ Personal liability (including legal costs and expenses) against any amount an insured person becomes legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental.

The policy covers you, and any other person named on the validation certificate travelling with you. The main sections of the policy and benefit levels are listed below, with full details contained in the policy schedule and policy wording.

**Please refer to the schedule of cover and policy wording for the full benefits covered, terms, conditions and exclusions of this insurance which is available upon request.**

- ✓ **Cancellation and Curtailment** up to £5,000  
Study Abroad Course Fees up to £5,000
- ✓ **Emergency Medical, Repatriation and Other Expenses** up to £10,000,000
- ✓ **Personal Accident**
  - Item 1 – Death up to £5,000
  - Item 2 – Loss of limb(s) or loss or sight up to £25,000
  - Item 3 – permanent total disablement up to £25,000
- ✓ **Personal Possessions Cover** up to £2,000
- ✓ **Personal Money, passport & Documents** up to £500
- ✓ **Personal Liability** up to £2,000,000
- ✓ **Legal Expenses & Assistance** up to £10,000



### What is not insured?

The following are some examples of what is not covered. For full details of all exclusions, please refer to the policy wording.

- ✗ Any medical condition an insured person has with which a medical practitioner has advised the insured person not to travel or would have done so had the insured person sought his/her advice, but despite this the insured person still travels;
- ✗ Any surgery, treatment or investigations for which an insured person 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);
- ✗ Pre-existing medical conditions. Certain pre-existing medical conditions may be covered as standard. Please refer to Part 1 - Important Information in the policy wording;
- ✗ Suicide, drug use, alcohol or solvent abuse and an insured or person putting themselves at risk;
- ✗ Participation in or practice of any professional sports or professional entertaining or other sports or activities;
- ✗ Travelling against World Health Organisation (WHO), Foreign & Commonwealth Office (FCO) advice or against the advice of a recognised Government body;
- ✗ Any claims which would result in breaches of UN resolutions or Trade or Economic sanctions or other laws of the UK, EU or USA.
- ✗ This insurance is only available to persons who are currently legally resident in the United Kingdom registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom.
- ✗ Please note that under most sections of this insurance, claims will be subject to an excess. This means that you will be responsible for the first part of each and every claim per incident claimed for, under each section by each insured person, unless an additional premium has been paid so that an excess is not payable.



### Are there any restrictions on cover?

The following are some examples of restrictions. Please refer to the policy wording for full restrictions.

- ! Please note that under most sections of this insurance, claims will be subject to an excess. This means that you will be responsible for the first part of each and every claim under will be each Section of cover.
- ! The maximum trip duration for a single trip policy is 356 days.
- ! Ages Restrictions. The restriction on age at the time you buy a policy is:

**Orbit Excel Long Stay Insurance:** Between the age of 16 and 55 years of age  
**Study Abroad Long Stay Insurance:** Between the age of 16 and 24 years of age



### Where am I covered to travel to?

For Single Trip Long Stay Insurance chose between:

- ✓ Europe
- ✓ Australasia
- ✓ Worldwide



## What are my obligations?

### AT THE START OF YOUR POLICY:

- This insurance is only available to persons who are currently legally resident in the United Kingdom and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom.
- Insured persons under an Orbit Excel policy must be aged between 16 and 55 at the time of taking out this policy.
- Insured persons under a Study Abroad policy must be aged between 16 and 24 at the time of taking out this policy.
- This travel insurance policy contains conditions and exclusions in relation to the health of the insured persons and of others who might not be travelling with an insured person but whose well-being the insured person's trip may depend upon.
- All insured persons must comply with the conditions relating to pre-existing medical conditions and health changes in order to have the full protection of this insurance. If an insured person does not comply with these conditions we may cancel the insurance, or refuse to deal with the insured person's claim or reduce the amount of any claim payment.
- Please refer to Part 1 – Important Information in the policy wording regarding Medical Conditions and Health Changes.
- If participating in any Sporting Activity or Hazardous Activity, contact the intermediary who will issue this insurance on your behalf to check if you are covered.

### DURING THE PERIOD OF INSURANCE:

- You must at your own expenses, supply and information, signed evidence and receipts we require including medical certificates by a registered medical practitioner, police reports and other necessary reports following loss or injury.
- You must take reasonable care to protect against damage, accident, injury or illness at all times.

### IN THE EVENT OF A CLAIM:

- You must notify us as soon as practicable in the event of a claim, and as follows:

### EMERGENCY MEDICAL ASSISTANCE ABROAD:

#### MAYDAY ASSISTANCE (a 24 hour service)

Tel: +44(0)1273 624 661

Fax: +44(0)1273 606 390

Email: [operations@maydayassistance.com](mailto:operations@maydayassistance.com)

### FOR ALL OTHER CLAIMS:

#### ROGER RICH & CO

(Monday – Friday 9am – 5pm UK Time)

Tel: +44 (0) 1608 641351

E-mail: [claims@rogerrich.co.uk](mailto:claims@rogerrich.co.uk)



## When and how do I pay?

- You must pay the full premium due when taking out this insurance. The insurance will not be valid unless the full premium has been paid in advance.
- All premiums shown include Insurance Premium Tax, Stamp Duty, Levy (if applicable).
- You can pay by either credit/debit card (we only accept Visa, MasterCard).



## When does the cover start and end?

- The policy starts on the date that you start your trip and ends when you return home during the period of insurance.
- The period of insurance is the start date and end date of your insurance contract. Your period of insurance will be shown on your travel insurance policy schedule.
- Single trip insurance is for a one off trip with a fixed start date and end date.



## How do I cancel the contract?

- You have a right to cancel this insurance up to 14 days from the date you receive the policy document at the start of your insurance provided that no insured person has travelled, cover has not already commenced and no claim under this policy has been made.
- Should you decide to exercise your cancellation right within this period, you will be entitled to a full refund of premium provided that no insured person has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made or is intended to be made.
- Please contact the intermediary who issued this insurance on your behalf to obtain exercise your cancellation right.