

## Insurance Provider

This insurance is underwritten by ERV, an Ergo Group Company. ERV is authorized by BAFIN and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

## Period of Cover

Provided that the Insured Journey starts and ends within the Policy Period and that the appropriate declaration and premium payment have been made: In respect of Cancellation, for EEA originating trips only, cover starts on the date the Insured Journey is booked and ends with the start of the Insured Journey. In respect of all other insurance in the Policy, cover starts upon arrival in the Academic Course host country and ends when you depart the host country.

## Significant Features & Benefits

Section	Sub-section	Benefit amount/Limit of Indemnity*	Excess
1. Medical	Emergency medical & repatriation expenses	i. £/€10,000,000	NIL
	Hospital confinement benefit	ii. £/€100 (£/€20/24 hours)	NIL
	Emergency dental treatment	iii. £/€150	NIL
	Funeral expenses	iv. £/€2,000	NIL
2. Personal Accident		£/€25,000	NIL
3. Cancellation	Cancellation as a result of serious illness, death or redundancy; AVAILABLE ONLY TO EEA ORIGINATING TRIPS AS DEFINED IN THE POLICY DOCUMENT	£/€7,500	NIL
4. Curtailment		£/€7,500	NIL
5. Travel Delay Benefit	Travel delay benefit	i. £/€280 (£/€20/12 hours)	NIL
	Abandonment/Disruption/Missed departure	ii. £/€7,500	NIL
6. Personal Items	i. Personal effects/Possessions	i. £/€2,000	NIL
	ii. Single item limit	ii. £/€250	NIL
	iii. Valuables	iii. £/€250	NIL
	iv. Personal money	iv. £/€250	NIL
	v. Replacement documents	v. £/€250	NIL
7. Luggage Delay		£/€100 (after 12 hours)	NIL
8. Personal Liability		£/€2,000,000	NIL

\* £ shall mean UK Sterling; € shall mean Euro

## Aggregate Limit of Liability

ERV shall not be liable for any amount in excess of the amounts shown below. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Per Event overall under Section 1. Personal injury	£/€1,000,000
Per Journey or event overall under Section 3. & 4. Cancellation & Curtailment	£/€75,000

**Significant Exclusions** – (See General Exclusions and the Specific Exclusions for each Section of the policy). There are some situations for which the Insured Student is not covered. These generally involve anything the Student already knows about or that are caused by deliberate or illegal acts on the part of the Insured Student. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- ERV shall not be liable for Bodily Injury, loss, damage or expense resulting from or contributed to by, directly or indirectly:
  - The Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury
  - The Insured Person engaging in hazardous activities and sports (see Appendix 1 of the Policy Wording)
  - The Insured Person being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service
  - War, whether declared or not in the Insured Person’s Country of Residence
- Any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused
- Medical expenses in the Insured Person’s Country of Residence
- Unattended valuables unless suitably locked away
- Loss or theft not reported to the police within 24 hours
- Regulations or order made by Public Authority or Government

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy for full details.

**Fees\***

4 weeks	€49.99
6 weeks	€79.99
8 weeks	€109.99
12 weeks	€169.99

\* Prices are subject to change