

Studentguard + Commercial Personal Accident & Travel Insurance

Summary of Cover

The purpose of this summary of cover is to provide a guide to the insurance under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request from the Policyholder. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides as this summary does not form part of the policy document. The policy is underwritten by AmTrust Underwriting Limited on behalf of Canopus Managing Agents Limited.

Eligibility

This insurance is available to students (referred to as Insured Persons) of **Echo Language School** (the Policyholder) for whom the appropriate premiums have been paid, whilst attending a course of study outside their country of residence and undertaken within the United Kingdom. This includes cover for any incidental holiday taken outside the United Kingdom within Europe, up to a maximum of 14 days for each student. The Policy Number is **STT 20031 2020**.

Operative Time

Cover under Section 1 - Cancellation, Curtailment or Change of Itinerary commences as soon as the journey is booked and ends when the student leaves home to commence the journey. Cover under Section 2 – Course Fees commences as soon as the academic course is booked and ends when the student has completed their course. Cover under the other sections commences as soon as the student leaves home on the first day and ends when they reach home on the last day of the journey. Cover for up to 14 days independent travel within Europe is also covered by this policy.

Significant Features and Benefits

Section	Sum Insured / Limit of Indemnity*	Excess
1. Cancellation, Curtailment or Change of Itinerary (p.14)	Up to £7,500	Nil
2. Course Fees (p.16)	Up to £7,500	Nil
3. Medical Expenses (p.17)		
A Medical Expenses	Unlimited	Nil
A1 Emergency Dental Pain Relief Treatment	£ 500	Nil
A2 Emergency Mental Health Treatment	£2,000	Nil
B Emergency Repatriation Expenses	Unlimited	Nil
C Supplementary Travel and Accommodation Expenses	£5,000	Nil
D Hospital Visitor Expenses	£ 500	Nil
E Additional Supplementary Care	£2,500	Nil
4. Personal Belongings (p.18)	£2,000	Nil
A. Delayed Baggage	£ 100	Nil
5. Money (p.19)		
Money	£ 250	Nil
Cash (coins and/or banknotes) up to:	£ 100	Nil
A Fraudulent Use of Credit Cards	£ 250	Nil
B Emergency Replacement of Passport and other Documents	£ 250	Nil
6. Personal Liability (p.20)	£2,000,000	Nil
7. Overseas Legal Expenses (p.21)	£25,000	Nil
8. Personal Accident (p.22)		
Death	*£25,000	Nil
Loss of Sight	£25,000	
Loss of Hearing in one ear	£ 5,000	
Loss of Hearing in both ears	£25,000	
Loss of Limb(s)	£25,000	
Loss of Speech	£25,000	
Permanent Total Disablement**	£25,000	
Permanent Partial Disablement	Up to £25,000	

* Death Benefit is restricted to £5,000 for persons under 16

** The basis of cover for Permanent Total Disablement is Any and Every Occupation

Optional Cover - Cover only applies if provided by the school and shown as insured in the policy schedule			
	Cover Provided	Sum Insured	Excess
Natural Disaster extension (p31). to: Section 1. - Cancellation, Curtailment or Change of Itinerary Section 2. - Course Fees	Yes	As per the limit shown for Section 1 & 2	Nil
United Kingdom Private Medical extension endorsement to: Section 3. – Medical Expenses	No	£50,000	Nil
Valuables extension to: Section 4. - Personal Belongings	Yes	£300	Nil

Travel and Medical Assistance

In the event of the need for Travel Assistance or Medical Treatment, please telephone AmTrust Assistance on the following numbers **before incurring any cost or expense**. We will guide you to the best place to receive treatment and where possible provide a guarantee of payment to the hospital or other medical facility.

From outside the United Kingdom +44(0)203 003 6900

From within the United Kingdom 0203 003 6900

Lines are open 24 Hours a day 365 days a year

Please ensure you have your Policy Number with you when calling and ask the call handler if you wish to speak in another language other than English.

How to Claim

If you wish to make a claim under this policy in the first place, please contact the Group Policyholder to obtain a claim form for completion. Please answer the questions on the claim form with sufficient detail so that we can settle your claim. Following completion of the claim form, please return it to the address that is provided at the end of the form. We would recommend that you do not delay in submitting a claim from for review even if you do not have all the documents to support it.

For medical and injury claims the Insured Person must place themselves under the care of a duly qualified Medical Practitioner as soon as is reasonably possible. Please contact us on the medical treatment assistance telephone number above so we can direct you to a suitable person.

Delayed Baggage Cover

If all or some of your Personal Belongings are lost or temporarily mislaid for more than 12 hours during any stage of an insured journey (other than return home), you can spend up to £100 for the purchase of essential items of replacement clothing, or toilet requisites **without our prior authorisation**.

It is essential that the purchase receipts are retained to enable a claim for this cover to be validated.

No Excess applies to this Extension.

Aggregate Limits of Liability

Canopus Managing Agents Limited will not be liable for any amount in excess of the amounts shown below.

Section 1 Cancellation, Curtailment or Change of Itinerary per Journey or event overall	£100,000
Section 2 Course Fees per Journey or event overall	£100,000
Section 8 Personal Accident per event overall	£1,000,000

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.

Significant Limitations or Exclusions

(For details of all the Exclusions applicable to of each Section, please see the Policy Wording, p.27-30).

GENERAL EXCLUSIONS

- War in the Insured Persons Country of Residence or secondment.
- Flying other than as a passenger.
- Winter sports.
- Travelling on a motorcycle over 125 cc.
- Suicide.
- Criminal acts.
- Losses incurred after the expiry of the Period of Insurance.
- Losses incurred during any Incidental Holiday trip outside Europe or within Europe whose duration exceeds 14 days.

Section 1 - Cancellation, Curtailment or Change of Itinerary

- The failure to fulfil contractual obligations or the financial failure of the language school or of any transport or accommodation provider or their agent(s).
- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey deciding not to continue.
- Violating the laws or regulations of the country in which they are travelling.
- Failing to check in according to the itinerary provided unless the failure was due to Strike or industrial action.
- Failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- As a consequence of a Natural Disaster unless the additional cover under this optional extension is shown as being operative.
- Any claim in any way caused by or resulting from:
 - a) Coronavirus disease (COVID-19);
 - b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c) any mutation or variation of SARS-CoV-2;
 - d) any fear or threat of a), b) or c) above.
- Any claim in any way caused by or resulting from the Insured Person being in a state of anxiety stress, depression or any phobia or mental or nervous disorder.

Section 2 - Course Fees

- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey, deciding not to continue.
- Failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- Redundancy or change in financial circumstances.
- As a consequence of a Natural Disaster unless the additional cover under this optional extension is shown as being operative.
- The amount of the Excess shown in the Schedule.
- Any claim in any way caused by or resulting from:
 - a) Coronavirus disease (COVID-19);
 - b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c) any mutation or variation of SARS-CoV-2;
 - d) any fear or threat of a), b) or c) above.
- Any claim in any way caused by or resulting from the Insured Person being in a state of anxiety stress, depression or any phobia or mental or nervous disorder.

Section 3 - Medical Expenses

- Incurred when the specific purpose of the Journey is to receive medical treatment or advice.
- Travelling against medical advice or where a terminal prognosis has been given.
- Expenses incurred whilst on an Insured Journey within the Insured Person(s) Country of Residence.
- Expenses incurred 12 months after the date the need for treatment first arises.
- Surgical or medical treatment which can be reasonably delayed until the Insured Person returns to their Country of Residence.
- Medication and/or treatment which at the time of departure is known to be required or to be continued outside their Country of Residence.
- Private medical treatment in the United Kingdom unless the policy has been extended to include this cover.
- The amount of the Excess shown in the Schedule.

Section 4 - Personal Belongings

- Loss of Money under this section.
- Loss which is not reported to the local police or appropriate authorities within 48 hours of its discovery.
- Theft of Personal Belongings from any unattended vehicle.
- Loss of or damage to sports equipment (including winter sports equipment) while in use.
- Loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment.
- Any items of household furniture household appliances or household equipment.
- Contact or corneal lenses, dentures, dental caps or crowns, hearing aids or fragile articles, or pedal cycles or laptop computers and sporting equipment whilst in use.
- Any article more specifically insured or recoverable under any other insurance.
- Loss of valuables unless cover under this optional extension is shown as being operative.
- The amount of the Excess shown in the Schedule.

Section 5 - Money

- Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery.
- Theft of Money from any unattended Vehicle.
- Loss or theft of a credit card, charge card or cash card which results in fraudulent use unless the Insured Person has complied with all the terms and conditions under which the card was issued.
- Coins bank or currency notes in excess of £100.
- The amount of the Excess shown in the Schedule.

Section 6 - Personal Liability

- Liability in respect of any member of the Insured Person(s) family or any person who is under a contract of service with Policyholder and which arises out of and in the course of their employment with the Policyholder.
- Liability arising in connection with any Business profession or occupation.
- Liability for loss of or damage to property belonging to or in the custody or control of the Insured Person, their family or of any employee or agent of the Insured Person.
- Liability arising from the ownership possession or use of any mechanically propelled vehicle aircraft hovercraft or watercraft.
- Liability arising out of the use of firearms.
- Liability involving animals other than domestic cats and dogs and horses.
- Liability which is the result of any wilful malicious or unlawful act.
- Any punitive or exemplary damages.

Section 7 - Overseas Legal Expenses

- If the Insured Person does not keep to the terms, conditions and exceptions under Legal Expenses.
- Where the Insured Person is more specifically insured under another policy or in respect of any amount which the Insured Person cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
- Relating to driving a motor vehicle without a valid licence and/or insurance.
- Costs and Expenses incurred prior to Our written acceptance of a claim.
- Costs and Expenses which have been incurred by the Appointed Representative on a contingency fee basis.
- in respect of any legal action an Insured Person takes which We have not agreed to or where an Insured Person does anything to hinder Us or the Appointed Representative.
- Acts deliberately or intentionally caused by the Insured Person or as a result of the Insured Person(s) criminal act.
- Any fines, penalties, compensation or damages which the Insured Person is ordered to pay by a court or other authority.

Section 8 - Personal Accident

- Any gradually operating cause.
- Any naturally occurring condition or degenerative process.
- Illness or disease unless caused by an Accident.

Duration of Policy

The policy arranged by the Policyholder will remain in force for 12 months from agreed commencement date and is annually renewable thereafter. The duration of the policy for Insured Persons is shown under the Period of Cover section.

Right of Cancellation

The Policyholder and Insured Persons have no cancellation rights under the terms of this policy.

Complaints Procedure

If You wish to make a complaint in relation to Your Policy, Our contact details are:

Complaints, Canopius Managing Agents Limited, Gallery 9, One Lime Street, London EC3M 7HA

Telephone: +44 (0)20 7337 3700

Email: A&Hcomplaints@canopius.com and Complaints@canopius.com

If We have responded to Your complaint and You are still not satisfied, You may ask the Complaints Department at Lloyd's to review Your complaint (this would not affect Your rights to take legal action if necessary). Lloyd's contact details are:

The Complaints Team, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Telephone: +44 (0)207 327 5693 Fax: +44 (0)207 327 5225

Email: complaints@lloyds.com

Lloyd's Website: www.lloyds.com/complaints

If You Remain Dissatisfied

If You are dissatisfied with Lloyd's Final Response, You may (if eligible) be able refer Your complaint to the Financial Ombudsman Service. You must do this within 6 months of receiving Lloyd's Final Response. The Financial Ombudsman Service's contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (calls are free from landlines and mobile phones) / 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers) / +44 (0)207 964 0500 (for calls outside the UK)

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

Further information is available from the FSCS or You can visit their website at www.fscs.org.uk.

Contact Details:

Freephone: 0800 678 1100 or 020 7741 410 (Lines are open Monday to Friday 08.30 to 17.30 excluding public holidays).

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

This Insurance is provided by Canopius Managing Agents Limited (Firm reference number: 204847) and underwritten by AmTrust Underwriting Limited (Firm reference number: 306674) for Lloyd's Syndicates 4444 and 1861. Unique Market Reference: B6839A11411AAA