

STUDENTGUARD+ FREQUENTLY ASKED QUESTIONS

PLEASE REFER TO THE FULL POLICY FOR THE EXACT TERMS, CONDITIONS & EXCLUSIONS

Q: Is there a maximum age limit?

A: Yes – Students must be aged between 7 and 70 years at the time of booking the course.

Q: What is the policy excess?

A: You will be asked to pay the first £25 of each claim except for claims made under the Personal Injury, Emergency Assistance, Delayed Personal belongings, Travel delay & Personal Liability sections.

Q: What are the main exclusions under the medical section?

A: The main ones are

- Cover for treatment that is known to be required at the time of Departure.
- Dental treatment unless necessary to relieve pain.
- The insured person must not be travelling against medical advice or for the purposes of obtaining medical treatment.

Q: Is there a 24 hour Emergency Medical Service?

A: Yes – The Ace Assistance Emergency service operates 24 hours a day, 365 days a year so there is always someone available to help in event of an emergency. The contact number is provided on the student summary of cover.

TEL: 020 7173 7798 from within the UK or +44(0)20 7173 7798 from outside the UK

Q: How will ACE Assistance help me?

A: They should be contacted in event of you requiring emergency medical treatment, they can arrange for you to be treated and if medically necessary arrange repatriation to your home country. They will also liaise with the hospital to confirm that you are insured.

Q: Does cover under the Cancellation and Curtailment Sections include Tuition and Accommodation fees as well as Travel Costs?

A: Yes.

Q: For what reason can I Cancel my course?

A: In general terms the policy provides cover in event of you having to cancel your course for **any** reason outside your control or that of the school. However, if you just change your mind and decide not to travel this is considered disinclination to travel and not covered by the policy.

Q: What does the Delay, Abandonment and Missed Departure section cover?

A: It covers these inconveniences as a direct result of a strike, industrial action, adverse weather conditions, traffic flow, congestion or mechanical breakdown.

Q: Does the insurance cover me if I travel independently to another country, during the holidays or at the weekend?

A: Yes – The policy extends to cover up to 7 days independent travel within Europe.

Q: What are the significant exclusions to the policy?

A: There are some situations that are not covered. These generally involve anything the insured student or school already know about. The most significant exclusions are

- Losses occurring outside Europe
- Medical Expenses incurred in country of domicile
- Unattended valuables unless suitably locked away.
- Losses not reported to the Police.
- Regulations or order made by any Public Authority or Government
- Professional sportsmen or entertainers.

Q: Does the policy include the risk of Terrorism, Pandemics & Epidemics?

A: Yes, as there is no specific policy exclusion relating to these incidents.

Q: Does the Personal Effects Section cover my lap top computer?

A: Yes it does, subject to the single article limit of £250.

Q: Does the insurance provide cover for my pedal cycle?

A: No - You they will need to arrange their own separate insurance.

Q: If I wish to make a claim what documents are required and where should I send it to.

A: You will need to complete a claim form that you can obtain from the school and submit it directly to the insurance company with any receipts or invoices to support the amount you are claiming. The documents should then be sent directly to the insurance company at the following address.

By Post: Ace European Group Ltd
Claims Service Team
200 Broomielaw
Glasgow
G1 4RU

By Email: claims@ace-ina.com

It is **important** that you provide the insurance company with an **email address** and your **Bank Account details** so that the claim can be handled and settled speedily.

Q: Will the insurance company settle my claim in £GBP?

A: No, you can request the currency that you would like the claim paid in. The settlement will be converted at the exchange rate on the date of the loss.

Q: How will a claim be paid?

A: The insurance company prefer to make payments directly into a Bank Account, this way they can deal with any currency exchange charges and ensure that you receive settlement even after you have returned home. Cheques will only be issued on request.

Q: Who is the insurance provided and underwritten by?

A: The insurance is provided by www.course-u-can.com a trading name of Gibbs Denley Insurance Services and Underwritten by Ace European Group Ltd. Both are Regulated and Authorised by the Financial Services Authority.

Q: Who should I contact if I have a query or want advice?

A: You should contact the school about most of your queries but if you require specific insurance advice then you should contact our insurance brokers, their details are below. You can either contact them by email or telephone. You must say that they are a student of Bell International School.

The course-u-can team
Gibbs Denley
Crystal House
Buckingway Business Park
Swavesey
Cambridge
CB24 4 UL

Email: info@course-u-can.com
Tel: 01954 233698