



## STUDENTGUARD+ STUDENT TRAVEL INSURANCE UPDATE - INDUSTRIAL ACTION

Issued: 22/03/2010

Following the announcement of strike action by British Airways on the 12<sup>th</sup> March 2010 we are pleased to provide an update which may help your students to understand the current situation and the cover provided by the policy.

This is meant as general advice and does not change the cover provided by the policy. For full details of the policy terms, conditions and exclusions please refer to the full policy wording.

Please note that claims are always assessed individually, based on the information provided on the claim form.

<b>What if I have booked a flight with an airline that has now announced industrial action?</b>
Contact your airline, they will most likely have updated their website with details of cancelled or rescheduled flights.
<b>What should I do if my flight is cancelled as a result of Industrial action?</b>
Contact your airline. They should give you a refund if your flight is cancelled. You can then book an alternative flight.
<b>What if my rearranged flight means I have to delay the start of my course?</b>
Contact your school and advise them immediately.
<b>What if I have to rearrange my flight due to industrial action and it means I have to stay in the UK for an additional night?</b>
Contact your school. If you have to pay for an additional nights accommodation, you may be able to make a claim for the additional cost.
<b>Am I insured if I book a flight with an airline that has already announced industrial action?</b>
If you are thinking about booking a flight with an airline that has announced industrial action e.g. British Airways, the policy does not provide any cover, as it is a risk that was known about when you made your booking.
<b>Will the insurance cover the additional cost of booking an alternative flight if my flight is cancelled due to industrial action?</b>
Yes it may. You should get a full refund from your airline, but if your alternative flight costs more, you may be to claim for up to £500, for additional travel & accommodation costs.
<b>How do I make a claim?</b>
Contact your school and request a claim form. Please remember to keep a copy of all correspondence with your airline and any bills for additional costs you have incurred.
<b>Will I have to have to pay the policy excess if I make a claim?</b>
Yes, an excess of £25 will apply. This amount will be deducted from your claim when it is settled.