

# Endsleigh Insurance Services Limited

Experts in International Student Travel Insurance for Education Providers

Proud to be the preferred insurance partner for English UK and supporting their member organisations in protecting international students

International Student Travel Insurance Policy Summary and COVID19 cover



# Covid-19 Cover Summary

---

Since the early stages of the global pandemic, Endsleigh has been more motivated than ever before to ensure that our cover includes the relevant protection against a variety of the most 'present' risks. We are committed to supporting the UK ELT sector in encouraging students to return to the UK, whilst knowing their health and wellbeing will be protected.

We have enhanced our travel insurance policies for international students to include certain risks in relation to Covid-19, including the following:

***Student health and wellbeing is our No.1 Priority***

If an insured student(s) contract Covid-19 during their time studying in the UK, cover will remain in place for emergency medical expenses as a result of coronavirus and all other standard policy cover will remain in force for the duration of your trip.

***Guardianship care***

If an insured student(s) has a positive PCR test for Covid-19 and is unable to travel home beyond their scheduled returned date, cover will be in place to pay costs for up to two close relatives or friends (including group leaders) to either travel to or remain in the UK to be with the student(s) and to escort them home (including qualified attendants if necessary).

***Financial protection whilst in the UK***

If an insured student(s) have been diagnosed with Covid-19, the policy will cover for additional expenses related to transport or accommodation if it is medically necessary that they stay in the UK beyond their scheduled return date.

***Cover for delays in returning home.***

If an insured student(s) return home has been delayed in relation to the pandemic, the policy will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until the student is able to return home, whichever is the earlier) – This will allow the student(s) to remain on cover and continue to have protection for all sections of the insurance policy (i.e. medical cover, personal accident, baggage, personal liability, missed departure).

\*The cover sections included above are covered as standard as a part of the Endsleigh policy. Please find full terms and conditions regarding this section of cover in page 15 under 'Emergency Medical and other expenses' within the full policy wording.

# Policy Summary

Section	Benefits	Maximum Amount	Excess
1	Cancellation or curtailment charges	£3,000	£50
	Excursions	£250	
2	Course fees	£8,000	£50
	Professional counselling	£300	
3	Emergency medical & other expenses	£2,000,000	£50
	Emergency dental treatment	£500	
4	Personal accident		£0
	i. Death benefit (aged under 16)	£1,000	
	Death benefit (aged 16 to 64)	£30,000	
	Death benefit (aged 65 and over)	£1,000	
	ii. Loss of limbs or sight (aged under 65)	£30,000	
5	iii. Permanent total disablement (aged under 65)	£30,000	
	Baggage		
	Baggage (including valuables)	£1,000	£50
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
6	Personal money, passport & documents		£50
	1. a) Currency notes and coins	£100	
	b) Other personal money and documents	£100	
7	2. Passport or visa	£500	
	Personal liability	£1,000,000	£100
8	Missed departure	£250	£50
9	Overseas legal expenses & assistance	£10,000	£0
	Aggregate limit	£50,000	

Terms	Standard Cover
Excess	£50
Age Eligibility	0-65

\*No minimum age eligibility and cover can also be provided to 'close relatives' travelling with an 'International student'

\*Covers over 100 different Sports & Activities as standard

\*Extended cover for trips outside the United Kingdom if it is a required part of the beneficiary's study course.

\*Extended cover for leisure trips within Europe for a period not exceeding 21 days in total in each policy term.

\*Student Wellbeing and Mental Health Cover - Stress, anxiety, depression or any other mental or nervous disorder that the insured student is suffering from is included in the cover.

# Summary of Standard Cover Sections

---

**Section 1: Cancellation or curtailment** - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness.

**Section 2: Course fees** – reimbursement of irrecoverable course fees paid, and unable to use in event of cancellation or curtailment through death; injury or illness.

**Section 3: Emergency medical and other expenses** - Emergency medical, surgical, hospital, ambulance and nursing fees and repatriation (Including cover if a student contracts COVID19 whilst in the UK and requires medical treatment, cover will be in place for emergency and necessary treatment. This also includes cover for expenses related to transport (including repatriation costs) or accommodation if it is medically necessary for the student to stay beyond their scheduled return date).

**Sections 4: Personal accident** - Up to the amount shown in the statement of insurance for death, loss of limb or sight and permanent total disablement.

**Section 5: Baggage** - Accidental loss, theft or damage to baggage including replacement of clothing, medication and toiletries if a student's baggage is lost and not returned for more than 12 hours on the outward journey.

**Section 6: Personal money, passport and documents** - Accidental loss, theft of or damage to personal money, passport and important documentation.

**Section 7: Personal liability** - for any compensation a beneficiary becomes legally liable to pay (i.e. causing damage to property or in the event of causing injury to a third party).

**Section 8: Missed departure** - Accommodation and travel expense should a beneficiary miss their departure due to the failure of public transport or an accident or breakdown of the vehicle they are travelling in or strike.

**Section 9: Overseas legal expenses & assistance** – Covers legal costs to pursue compensation if someone causes student's injury / bodily harm / death.

\*This is only a summary of each of the policy sections, full terms and conditions of each cover section can be viewed in the policy wording.



# Partner Testimonials

---



**Tim Cooke – CEO Elac Study Vacations** – *“At Elac Study Vacations we managed to deliver a successful summer course in July & August 2021. The success of the course was hugely supported by the services Endsleigh Insurance provided to our students. In a covid-19 impacted summer we relied heavily on following certain strict safety protocols but were also able to reassure our partners, parents & students that the Endsleigh Insurance coverage was in place when required. We did have some claims we needed to make that related to covid-19 and Endsleigh supported us every step of the way with these claims which made the claims process so much easier and efficient. Toby & his team provided invaluable support with these claims throughout every step of the process.*

*We strongly recommend working with Endsleigh Insurance as the enhanced covid-19 coverage they have in place provides reassurances to our partners, parents and students.”*

**Steve Wood – Managing Director Exsportise and British Summer School** - *“We been working with Endsleigh for its student travel insurance since 2020. The team have gone to great lengths to understand our Summer School and have even managed to adapt their standard policy to suit our specific business needs in terms of including certain higher risk sports in the insurance provision. Toby and his colleagues have proven themselves to be highly responsive, always answering emails promptly to offer peace of mind and great customer service.”*



**Luke Kinneavy - Head of Procurement, Cambridge Education Group** - *Endsleigh Insurance Services have been our student insurance partner since 2016 and we can highly recommend them for their expertise and professional approach. The Endsleigh team worked closely with us to truly understand the needs of our international students and created bespoke insurance products to fit our requirements.*

