

2013



## StudyCare: UK

Insurance for international students



[studygroup.com/studycare](http://studygroup.com/studycare)

# Your well-being is important to us

At Study Group the welfare of our students is our top priority. We know that by studying and living in the UK, you are making a major investment in your education and your future. It will be one of the most rewarding and exciting experiences of your life. It is vital that you are secure and safe during your time abroad.

## What is StudyCare?

StudyCare is a comprehensive insurance plan administered by ACE European Group Ltd, a leading insurance provider. It has been developed specifically for international students so that you can be assured that the coverage is complete, and the support exceptional.

## Why StudyCare is right for you

StudyCare has been designed specifically to offer you the comprehensive protection and support you need throughout your studies. From the time you set off to the moment you arrive back home, you are free to concentrate on your studies, secure in the knowledge that you have a level of insurance coverage second to none. With StudyCare, help is always just a phone call away.



## Benefit Summary

Coverage	
Medical expenses	£1,000,000
Emergency repatriation expenses	Unlimited
ACE Assistance	Unlimited
Travel expenses	£5,000
Cancellation expenses	£5,000
Delay	
£20 for 1st full 12 hours, then £20 for each 12 hours thereafter	£1,000
Abandonment	£2,000
Missed departure	£500
Personal property	
Max of £250 per item except computers	£1,500
Essential purchases	£100
Money/credit card	
Max of £500 for cash	£1,000
Personal liability	£1,000,000
Personal accident	
Death aged 16+	£10,000
Death aged under 16	£5,000
Permanent disabling injuries	£25,000

## How much does it cost?

Period of cover	
From 2 weeks up to 12 months	£8 per week Regardless of course length

### Notes

All Coverages and Benefits are in UK £ Amounts.

### Demands and Needs

This travel policy will suit the Demands and Needs of an individual, or group, who have no excluded pre-existing medical conditions, who are travelling to the UK to study within the policy terms and who wish to insure themselves against the unforeseen circumstances detailed in this policy booklet.

Subject to terms and conditions and maximum specified claim limits.

**Important** – this policy will have been sold to you on a non-advised basis and it is therefore for you to read this information carefully (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance for some or all of the features and benefits provided by this product: it is your responsibility to investigate this. If upon reading this policy you find that it does not meet all of your requirements, please refer to the relevant policy cancellation section.

Full Plan details can be found at [studygroup.com/studycare](http://studygroup.com/studycare)

# Your questions answered

## **Is it compulsory for me to have insurance?**

Yes. As a professional education provider we take your safety and security very seriously. That is why we insist that all our students are appropriately insured during their time with us.

## **How do I take advantage of the coverage?**

For your convenience, at the time of your enrollment StudyCare insurance will be automatically allocated and invoiced to you unless you can provide proof of alternative adequate coverage.

## **When will my coverage start?**

Coverage for cancellation expenses starts from the moment you have paid the insurance fee in full. Coverage for the remaining sections starts from the inclusive dates for which you require coverage. These dates will include time for your journey to your study destination and return home.

## **What will I receive as proof of my coverage?**

Your Study Group invoice will show that you have been charged for insurance. You will also receive a summary of coverage which will show your StudyCare policy number and the 24-hour ACE Assistance emergency telephone number in the event that you need assistance.

## **What happens if I cancel or change my course?**

Cancellation and curtailment coverage includes tuition and accommodation fees up to a certain level (cancellation due to illness or accident) . If you change your course, we will change the insurance period to suit the length of course and travelling times, without penalty.

## **Who do I contact to make a claim?**

You should contact your Student Service department who will advise and help you deal with the claim and the insurance company.

## **Will I have to pay excess against any claims?**

In some cases you will have to cover the excess yourself. Full details are set out in the StudyCare policy document.



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Study Group UK Ltd is an Appointed Representative of ITC Compliance Ltd which is authorised and regulated by the Financial Services Authority (FSA).

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