

your statement of insurance

block international student travel insurance

policyholder:	Lewis School of English	issued on:	16 th October 2009
policy number:	IL9 0028647	reason for issue:	new business

This Statement of Insurance forms part of Your block international student travel insurance Policy. Please check these details carefully and let us know immediately of any errors.

your details

policyholder	Lewis School of English
term time address	33 Palmerston Road, SOUTHAMPTON, SO14 1LL

your cover

period of cover	16th October 2009 until 15th October 2010
cover section	insurer
international student in the uk	Inter Partner Assistance

about your trip

insured company

name
Lewis School of English

Cover applies whilst you are studying in the UK. Cover is extended outside the UK if travel is a required part of the insured persons(s) study course.

Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of insurance.

your cover - more details

Block International Student Studying in the UK

excesses and special terms and conditions applicable to your whole policy

You are responsible for paying the first part of each and every claim per incident claimed for under each section of the policy for each insured person. The standard excesses payable in the event of a claim are shown within your policy wording document.

special terms and conditions applicable to your whole policy

About Your Obligations

It is important that You check that the information given in Your Statement of Insurance is to the best of Your knowledge and belief complete and correct. You should disclose any material information or fact. Material information or facts are ones that are likely to influence the assessment or acceptance of Your application for insurance, even if a direct question has not been asked. If You are in any doubt as to whether a fact is material You should disclose it to Us. If You fail to disclose material information, or give false information, all cover provided by this insurance may be forfeited.

The information contained in Your Statement of Insurance forms the basis of the contract between You and the Insurer, or any alternate Insurer to whom You may instruct Endsleigh to transfer Your cover in subsequent years, and You agree to accept the contract in the Insurer's normal form. You must inform Endsleigh should any facts contained in the Statement of Insurance or additional information tendered alter in any way.

declarations you have made

You have declared that to the best of your knowledge all the information provided in connection with this proposal is correct and complete.

You agree that this proposal is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form the basis of the contract.

You agree to the important conditions relating to health shown within your policy wording document.

You and anyone named on the policy are an international student (or their immediate family) studying for a degree or other recognised qualification at a College or University in the United Kingdom or studying a language course at an Accredited Language School in the United Kingdom.

policy summary

block international student travel insurance

policyholder:

This summary contains the key features of your block international student travel insurance policy. It does not contain the full terms and conditions, which can be found in your international student travel insurance policy. You can access your documents on our website at www.endsleigh.co.uk using your Endsleigh log in. It is particularly important that you read the sections on key exclusions.

All cover is for up to 365 days.

Conditions - It is essential that you refer to the Important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

Age Eligibility - This policy is not available to anyone aged 66 or over.

block international student in the UK
insured by Inter Partner Assistance

key benefits

- | Extended Cover - Cover applies whilst you are studying in the UK. Cover is extended outside the UK if travel is required for your course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of insurance.
- | Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst studying in the UK.
- | Section 1, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to £2,000,000.
- | Section 3, Personal accident - Up to £30,000 for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to policy wording for full details.
- | Section 4, Baggage - Accidental loss, theft or damage to baggage up to £1,000. Up to £200 for any one article and up to £300 for all valuables - Please refer to the policy wording for the definition of valuables. Cover is restricted under this section, please refer to the policy wording for full details.
- | Section 5, Personal money, passport and documents - Accidental loss, theft of or damage to personal money including foreign currency up to 72 hours prior to departure - Please refer to policy wording for full details. Up to £500 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad. Cover is restricted under this section, please refer to the policy wording for full details.
- | Section 6, Personal liability - Personal liability for any compensation you become legally liable to pay up to £1,000,000.
- | Section 7, Overseas legal expenses and assistance - Legal expenses and costs in pursuit of a civil action up to £10,000.
- | Section 8, Course fees - Up to £8,000 for costs against unavoidable or necessary cancellation or curtailment of your course before completion due to, death, bodily injury or illness.

key exclusions

General exclusions applicable to all sections of the policy

- | War risks, civil commotion, terrorism, (except under sections 1, 2 and 3 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- | Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- | Unlawful actions and any subsequent legal proceedings brought against you.
- | Travel to a country or specific area or event which the Foreign

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and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy : *Section 1 - What is not covered*

- | Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- | Medication, which prior to departure is known to be required.
- | Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See your policy : *Section 4 - What is not covered*

- | Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- | Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- | Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list.

See your policy : *Section 5 - What is not covered*

- | Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- | Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

See your policy : *Section 6 - What is not covered*

- | Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

See your policy : *Section 8 - What is not covered*

- | Course fees unless the College, University or Accredited Language School confirms in writing that the course or any part of it needs to be repeated.
- | Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

excess

Your excess is the amount of each claim which you pay.

- | Under sections 1, 4, 5 and 8 the first £50 of each and every claim per incident claimed for per section by each insured person.