

Year Abroad Travel Insurance

underwritten by QBE Insurance (Europe) Limited

Eligibility

This multi trip travel insurance product is designed for **students** enrolled in a higher education institution within the **United Kingdom**, between the ages of nineteen (19) and thirty-five (35), working, studying or volunteering abroad.

It gives **you** a choice of travel insurance options based on the **geographical region you** are travelling to. **You** should carefully read and consider the information provided having regard to **your** personal circumstances to decide if this insurance is right for **you**. **You** should refer to **your** own **policy** document and certificate for full details of cover. An outline of the most significant benefits, limitations and exclusions are shown below. Certain words and phrases below are shown in bold font. This indicates they have a special meaning which is set out in the General definitions section of the **policy**. **You** should refer to the policy document to understand fully what these special meanings are.

Significant Features, Benefits, Exclusions and Limitations

Significant features and benefits	Significant Exclusions & limitations	Policy Page
	If you do not pay all of the premium, we can cancel the policy and you will have no insurance protection.	7
Section– Personal Accident (death or permanent disablement) up to £50,000 maximum	<ul style="list-style-type: none"> a) We will not pay for death or permanent disablement directly or indirectly resulting from sickness or natural causes. b) We will not pay for any part of your claim which can be attributed to a degenerative condition, even if you were unaware of it when you sustain the injury. c) We will not pay for death or permanent disablement directly or indirectly resulting from nuclear chemical biological terrorism. 	10
Section –Medical & repatriation expenses up to £10,000,000 maximum	<ul style="list-style-type: none"> a) We will not pay for any condition where you are travelling against the advice of a healthcare practitioner. b) We will not pay for general health examinations or routine dental treatment. c) We will not pay for the use of non-prescribed drugs by you. d) We will not pay for the applicable excess of £75 (unless our liability has been reduced by the use of a European Health Insurance Card (EHIC) or private health insurance). 	11
Section – Legal Expenses up to £50,000 maximum	<ul style="list-style-type: none"> a) We will not pay for claims against travel agents or tour operators. b) We will not pay for claims against us. c) We will not pay for any claim or circumstance notified more than two years after the incident from which the cause of action arose. 	13

d) **We** will not pay for the applicable **excess** of £100.

Section – Personal Liability (sums that **you** become legally liable to pay as damages or compensation if **you** accidentally cause **bodily injury** to someone or **damage** or lose someone else's property) up to £2,000,000 maximum

- a) **We** will not pay for any fines, penalties, punitive damages, exemplary damages, treble damages, or any other increase in damages resulting from the multiplication of compensatory damages. 14
- b) **We** will not pay for claims arising from the carrying on of any trade, business, profession or gainful employment.
- c) **We** will not pay for **bodily injury** or **damage** caused as a direct consequence of **you** being insane, under the influence of or affected by drugs (other than drugs taken under the direction of a **healthcare practitioner**), alcohol, or solvents.
- d) **We** will not pay for **bodily injury** resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.
- e) **We** will not pay for liability arising out of or from or in connection with **nuclear chemical biological terrorism**.
- f) **We** will not pay for the applicable **excess** of £150.

Section – Personal Property Expenses (replacement or repair) up to £3,000 maximum

- a) **We** will not pay for loss or **damage** to or theft of mobile phones or bicycles. 17
- b) **We** will not pay for loss or **damage** to or theft of any item (other than **laptop computers**) valued at more than £350 unless **you** retain as uninsured the first thirty five percent (35%) of the claim amount in respect of that item.
- c) In respect of **laptop computers** only, **we** will not pay for loss or **damage** to or theft of any **laptop computer** valued at more than £1,200.
- d) **We** will not pay for loss or **damage** arising out of, from or in connection with **nuclear chemical biological terrorism**.
- e) **We** will not pay for the applicable **excess** of £75.

Section - Money up to £5,000 maximum

- a) **We** will not pay for the loss of **money** in excess of £500. 18
- b) **We** will not pay for confiscation or detention by customs or other officials, error, omission and depreciation in value.
- c) **We** will not pay for loss or theft of a credit, debit or charge cards unless **you** have complied with all the terms and conditions under which the card was issued.
- d) **We** will not pay for loss not reported to the police within 48 hours.
- e) **We** will not pay for the applicable **excess** of £75.

Section– Cancellation or travel delay (certain non-refundable costs and fees) up to £7,500

- a) **We** will not pay for **your** failure to check in or deciding not to travel. 19

maximum	<ul style="list-style-type: none"> b) We will not pay for your exclusion from the higher education course on which you were enrolled or intended to be enrolled as a student. c) We will not pay for travel delay of less than four (4) hours. After two (2) hours' delay, the amount we will pay is limited to £20 per hour up to a maximum of £240. If the delay is due to strike action, we will not pay anything. d) We will not pay for the applicable excess of £75. 	
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Section – Hijack and Kidnap £7,500 (hijack, kidnap, hostage) up to £50,000 maximum (kidnap for ransom consultant costs)	<ul style="list-style-type: none"> a) We will not pay for the actual ransom monies paid in connection with any kidnap or kidnap for ransom. b) We will not pay if you are hijacked, kidnapped or taken hostage within the United Kingdom or your permanent place of residence. 	21
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Section - Evacuation expenses (emergency evacuation in certain circumstances) up to £50,000 maximum including accommodation expenses up to £200 per day and daily expenses up to £50 per day	<ul style="list-style-type: none"> a) We will not pay where the loss was incurred more than thirty (30) days after the commencement of a natural disaster or more than thirty (30) days after the commencement of a political or military event. b) We will not pay where the loss was incurred within your permanent place of residence. c) We will not pay where the loss arose from an alleged violation of the trip country's laws by you. 	22
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General exclusions applicable to all sections of cover	<ul style="list-style-type: none"> a) We will not pay for any loss occurring outside the trip for which we have agreed to provide you with cover. b) We will not pay for you being under the influence of solvents or drugs or their effects (except drugs prescribed by a doctor other than for treatment of drug abuse) or where in the opinion of the treating doctor excessive alcohol consumption has directly or indirectly led to the claim. c) We will not pay for your involvement in naval, military or air force service or operations or for you having taken part in motor sports, scuba diving to a depth greater than thirty (30) metres, mountaineering, caving or potholing, paragliding, parachuting or sky diving. 	24
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IMPORTANT INFORMATION

Insurance Act 2015

This policy has been amended to take account of the provisions of the Insurance Act 2015, and is intended to comply with them, unless otherwise stated by way of endorsement or in the schedule.

Your right to cancel (see the policy wording page 27)

You may only cancel **your** policy free of charge during the fourteen (14) day cooling off period – see the Cooling off period section of the wording (page 8).

The insurer's right to cancel

The **insurer** may issue thirty (30) days written notice of cancellation at any time by writing to **your** last known address (see the policy wording page 27).

Claim Notification (see the policy wording pages 25 & 26)

Should **you** wish to make a **claim you** must notify the **insurer** as soon as reasonably practicable. Full details of the claim notification procedure can be found in **your** policy wording. Please read **your** policy as specific time limits apply. **You** may also contact the **insurer** using the details below.

For emergency medical assistance please consult the policy wording and contact CEGA Group Services Limited is accessed by calling 44 (0)20 3465 3991.

Claims may be made by filling in a claim form available from:

QBE Travel Claims
CEGA Group Services Limited,
Funtington Park,
Cheesmans Lane,
Funtingdon, Chichester,
West Sussex, England, PO18 8UE
Email: QBE TravelClaims@uk.qbe.com
Tel: +44 (0) 203 3465 3992

Complaint Procedure (See the policy wording page 8)

If **you** are unhappy with the service provided for any reason or have cause for complaint **you** may contact QBE Customer Relations directly at the address below or e-mail: CustomerRelations@uk.qbe.com or telephone: + 44 (0)20 7105 5988; fax: +44 (0)20 7105 4032. If QBE cannot resolve the matter to **your** satisfaction **you** can refer the matter to the Financial Ombudsman Service at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Compensation

The **insurer** is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Compensation for non-compulsory insurance will be paid at 90% with no upper limit and at 100% if the insurance is legally compulsory with no upper limit. Further information can be obtained from QBE at the address above, or from the Financial Services Compensation Scheme at the following address: Financial Services Compensation Scheme; 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website (<http://www.fscs.org.uk/contact-us/>).

QBE Insurance (Europe) Limited

QBE Insurance (Europe) Limited is a private company limited by shares (registered in England No. 1761561) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation, under Registration Number 202842.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

The **insurer's** home state is the United Kingdom and its Head Office and registered address is:

QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD,
Tel: 020 7105 4000, Fax: 020 7105 4019.

enquiries@uk.qbe.com

The law and language applicable to the policy

The law of England and Wales will apply to this contract unless **you** and the **insurer** agree otherwise. The language used in this **policy** and any communications relating to it will be English.