



## **Demands and Needs Statement for Year Abroad Travel Insurance Customers**

Risk Management & Corporate Insurance Services Limited of 3/4 Tannery House, Tannery Lane, Send, Surrey GU23 7EF is authorised and regulated by the Financial Conduct Authority. We are insurance intermediaries and members of the British Insurance Brokers Association (BIBA). Our Financial Services Register number is 309725. Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. You may check this on the Financial Services Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768

This document has been provided **before** the insurance contract is concluded.

**Product: YEAR ABROAD TRAVEL INSURANCE**

### **A Statement of your Demands and Needs:**

This travel insurance product is designed for students enrolled in a Higher Education Institution within the United Kingdom, who wish to insure themselves against the financial impact of specified unforeseen circumstances/events occurring before and during their trip. Full conditions of policy terms and conditions can be found in the policy wording.

### **Eligibility Criteria**

***This policy is not suitable for you if you do not meet the following eligibility criteria:***

*You must be between 16 and 75 years of age at the commencement of the policy.*

*You must be a full-time student registered at a Higher Education Institution in the UK.*

*You must not be travelling against medical advice or seeking medical treatment.*

*You must not have already started your trip.*

*You must be in the UK at the time of purchasing this insurance.*

*You must be a Resident of the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO)*

*Please refer to the policy wording for full details of eligibility criteria and terms and conditions.*

### **We have provided our service to you on the following basis:**

*In choosing this product you have not received any personal recommendation from RMCI & or Year Abroad Insurance & or Year Abroad Insurance.com. We offer a non-advised service – which means that we source and arrange the product but do not offer advice or make any recommendations when arranging your insurance. However we will provide appropriate information to allow you to make an informed decision about how you wish to proceed.*

### **Important**

This document and all other documents on this site should be fully read and understood. These documents must always be read in conjunction with the full policy terms, conditions and exclusions.

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