

guard.me Travel Insurance

Inter Partner Assistance SA, directly and through its branches (and any AXA group companies IPA appoint), will provide and administer the Benefits and Services available under this policy. Inter Partner Assistance SA an insurance company regulated and authorised by the NBB, under number 0487, with registered office at Louizalaan 166, 1050 Brussels, and Company number 0415.591.055. Inter Partner Assistance SA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

Insurance Product Information Document

Company: Inter Partner Assistance SA

Product: Multirisk Cover

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

The purpose of this insurance is to insure the insured person while participating in an academic course, or accompanying someone participating in an academic course, that does not take place in the country of residence.



What is Insured?

CURTAILMENT

- ✓ Up to £7,500 per trip for irrecoverable unused travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination if the trip is curtailed before completion as a result of any of the listed changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later.

BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS

BAGGAGE

- ✓ Up to £2,000 per trip for all covered persons travelling together, for the accidental loss of, theft of or damage to baggage and valuables.
- ✓ The maximum we will pay for any one article, pair or set of articles is £250.
- ✓ The maximum we will pay for all valuables in total is £250.

PERSONAL MONEY

- ✓ Up to £250 per trip for all covered persons travelling together for the accidental loss of, theft of or damage to personal money.

TRAVEL DOCUMENTS

- ✓ Up to £250 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

EMERGENCY MEDICAL EXPENSES

- ✓ Up to £10,000,000 for reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

DELAYED DEPARTURE

- ✓ If you arrive at the terminal and check in or attempt to check in during your outward journey or homeward journey and the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than 12 hours from the scheduled departure time as a result of one of the listed reasons, we will pay you:
 - £20 for the first full 12 hours that your departure is delayed, and
 - £20 for each additional full 12 hour period of delay.The maximum we will pay you per trip is £280;

MISSED DEPARTURE

- ✓ If you arrive at the airport, port or rail terminal too late to commence your international trip as a result of:
 - the failure of other scheduled public transport; or
 - an accident to or breakdown of the vehicle in which you are travelling or a major event causing serious delay on the roads on which you are travelling;we will reimburse you up to £7,500 for all covered persons travelling together, for additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or connecting flights outside the country of residence.

BAGGAGE DELAY

- ✓ Up to £100 in total for all covered persons travelling together, for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours of your arrival.



What is not Insured?

CURTAILMENT

- ✗ Any claim where you do not get our pre-authorization before returning to your country of residence. We will confirm the necessity to return home before curtailment due to bodily injury or illness.
- ✗ Any costs for transportation and/or accommodation not arranged by us or incurred without our prior approval.
- ✗ Any claim arising from complications of pregnancy which first arise before departing on your trip.

BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS

- ✗ Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
- ✗ Valuables or personal money or passport left unattended at any time (including in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where you have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
- ✗ Valuables or personal money or passport left unattended in a vehicle at any time unless all items are kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry.

EMERGENCY MEDICAL EXPENSES

- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.
- ✗ Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and it will be at your own risk and own cost.
- ✗ Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
- ✗ Any treatment or diagnostic testing that was pre-planned or pre-known by you.
- ✗ Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be reasonably delayed until your return to the country of residence.

DELAYED DEPARTURE

- ✗ Claims where you have not checked in or attempted to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.
- ✗ Strike or industrial action or air traffic control delay which had commenced or for which the start date had been announced before you made your travel arrangements for your trip, and/or you purchased the policy.

MISSED DEPARTURE

- ✗ Claims where you have not allowed sufficient time (i.e. a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.
- ✗ Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
- ✗ Claims where you have not obtained a written report from

the police or emergency service, or a repairers report and/or receipt within 7 days of you returning home if the vehicle you are travelling in breaks down or is involved in an accident.

BAGGAGE DELAY

- ✗ Claims which do not relate to your outward journey on a trip outside of your country of residence.
- ✗ Claims due to delay, confiscation or detention by customs or other authority.
- ✗ Claims arising from baggage shipped as freight or under a bill of lading.



Are there any restrictions on cover?

- ! Pre-existing medical conditions are not covered
- ! The maximum age limit for all benefits is 69 years inclusive.
- ! Your participation in or practice of any other sport or activity unless shown as covered in SPORTS AND ACTIVITIES.



Where am I covered?

- ✓ You are covered for trips made worldwide.
- ✓ Additionally, you are covered for Leisure Trips which begin and end within the period of cover, from the UK or EU and which includes a flight or pre-booked overnight accommodation up to a maximum of 21 days per trip.



What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- If you need to curtail your trip you must contact us on +44 (0) 203 887 3662. We are open 24/7 for advice and assistance with your return home. We will also arrange transport home if you have news of serious illness, deterioration or death of a close relative at home.
- You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.
- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.



When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium must be paid to your school, institution or agency only as the Policyholder.



When does the cover start and end?

The period of cover is the period to which the insurance applies, which cannot exceed one academic year or in any case a maximum of twelve consecutive months. This is between and inclusive of the dates shown as Cover start date and Cover end date on the Policy Schedule starting at 00.01 hours on the Cover start date and ending at midnight on the Cover end date.



How do I cancel the contract?

You may cancel this policy by contacting the Policyholder at the address or number shown on your travel insurance certificate. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

If you choose to cancel and a claim has been made or the trip has commenced, you will not be entitled to any premium refund.

Travel Insurance



Insurance Product Information Document

Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm's reference number 220041. Registered in England & Wales.

Product: guard.me Student Medical Expenses Insurance – Extended Stay

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an extended trip within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £7,500
- ✓ **Curtailment** – up to £7,500
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £10 million
- ✓ **Personal Accident** – up to £25,000
- ✓ **Missed Departure** – up to £7,500
- ✓ **Travel Delay** – up to £280
- ✓ **Personal Baggage** – up to £2,000
- ✓ **Baggage Delay** – up to £100
- ✓ **Personal Money** – up to £250
- ✓ **Loss of Passport** – up to £250
- ✓ **Personal Liability** – up to £2 million



What is not insured?

- ✗ Pre-existing medical conditions.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.



Are there any restrictions on cover?

- ! Only available to persons studying an academic course in the United Kingdom and/or Europe where they are not ordinarily a resident in the country that they will be studying
- ! Extended Stay policies
 - Maximum age is 69 years
 - Maximum trip limit is 15 months for an Academic Course in the United Kingdom or Europe, including Leisure Trips within the United Kingdom or Europe up to a maximum of 21 days per trip



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Extended Stay policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please email adminint@guard.me