Studentguard +

Commercial Personal Accident & Travel Insurance

Summary of Cover

The purpose of this summary of cover is to provide a guide to the insurance under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. A copy of this is available upon request from the Master Policyholder. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides as this summary does not form part of the policy document. Liberty Managing Agency Limited on behalf of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets. This Policy is issued by Ortus Underwriting, in accordance with the authority granted under binding authority agreements.

Eligibility

This insurance is available to students (referred to as Insured Persons) of **Bucksmore Education** (the Master Policyholder) for whom the appropriate premiums have been paid, whilst attending a course of study outside their country of residence and undertaken within the United Kingdom with the Master Policyholder. This includes cover for any incidental holiday taken outside the United Kingdom within Europe, up to a maximum of 14 days for each student. The Policy Number is **ORL/GPAIBT/15029478**.

Operative Time

Cover under Section 1 - Cancellation, Curtailment or Change of Itinerary commences as soon as the journey is booked and ends when the student leaves home to commence the journey. Cover under Section 2 – Course Fees commences as soon as the academic course is booked and ends when the student has completed their course. Cover under the other sections commences as soon as the student leaves home on the first day and ends when they reach home on the last day of the journey. Cover for up to 14 days independent travel within Europe is also covered by this policy.

Significant Features and Benefits

Section	Sum Insured / Limit of Indemnity*	Excess
1. Cancellation, Curtailment or Change of Itinerary (p.14)	Up to £7,500	£50
2. Course Fees (p.16)	Up to £7,500	£50
3. Medical Expenses (p.17)		
A Medical Expenses	Up to £10 million	£50
A1 Emergency Dental Pain Relief Treatment	£ 500	£50
A2 Emergency Mental Health Treatment	£2,000	£50
B Emergency Repatriation Expenses	Up to £10 million	Nil
C Supplementary Travel and Accommodation Expenses	£5,000	£50
D Hospital Visitor Expenses	£ 500	£50
E Additional Supplementary Care	£2,500	£50
4. Personal Belongings (p.18)	£2,000	£50
A. Delayed Baggage	£ 100	Nil
5. Money (p.19)		
Money	£ 250	£50
Cash (coins and/or banknotes) up to:	£ 100	£50
A Fraudulent Use of Credit Cards	£ 250	£50
B Emergency Replacement of Passport and other Documents	£ 250	£50
6. Personal Liability (p.20)	£2,000,000	Nil
7. Overseas Legal Expenses (p.21)	£25,000	Nil
8. Personal Accident (p.22)		
Death	*£25,000	Nil
Loss of Sight	£25,000	
Loss of Hearing in one ear	£ 5,000	
Loss of Hearing in both ears	£25,000	
Loss of Limb(s)	£25,000	
Loss of Speech	£25,000	
Permanent Total Disablement**	£25,000	
Permanent Partial Disablement	Up to £25,000	

* Death Benefit is restricted to £5,000 for persons under 16

** The basis of cover for Permanent Total Disablement is Any and Every Occupation

Optional Cover - Cover only applies if provided by the school and shown as insured in the policy schedule			
	Cover Provided	**Sum Insured**	**Excess**
Natural Disaster extension (p.31) to: Section 1. - Cancellation, Curtailment or Change of Itinerary Section 2. - Course Fees	**No**	As per the limit shown for Section 1 & 2	Nil
United Kingdom Private Medical extension to: Section 3. – Medical Expenses	**No**	£50,000	£50
Valuables extension to: Section 4. - Personal Belongings	**No**	£300	£50

Travel and Medical Assistance

In the event of the need for Travel Assistance or Medical Treatment, please telephone Ortus Assistance on the following numbers **before incurring any cost or expense**. We will guide you to the best place to receive treatment and where possible provide a guarantee of payment to the hospital or other medical facility.

From outside the United Kingdom +44 (0)20 3989 8835
From within the United Kingdom 020 3989 8835

Lines are open 24 Hours a day 365 days a year

Please ensure you have your Policy Number with you when calling and ask the call handler if you wish to speak in another language other than English.

How to Claim

If you wish to make a claim under this policy in the first place, please contact the Master Policyholder to obtain a claim form for completion. Please answer the questions on the claim form with sufficient detail so that we can settle your claim. Following completion of the claim form, please return it to the address that is provided at the end of the form. We would recommend that you do not delay in submitting a claim from for review even if you do not have all the documents to support it.

For medical and injury claims the Insured Person must place themselves under the care of a duly qualified Medical Practitioner as soon as is reasonably possible. Please contact us on the medical treatment assistance telephone number above so we can direct you to a suitable person.

Delayed Baggage Cover

If all or some of your Personal Belongings are lost or temporarily mislaid for more than 12 hours during any stage of an insured journey (other than return home), you can spend up to £100 for the purchase of essential items of replacement clothing, or toilet requisites **without our prior authorisation.**

It is essential that the purchase receipts are retained to enable a claim for this cover to be validated.
No Excess applies to this Extension.

Significant Limitations or Exclusions

(For details of all the Exclusions applicable to of each Section, please see the Policy Wording, p.26-30).

GENERAL EXCLUSIONS

- War in the Insured Persons Country of Residence or secondment.
- Flying other than as a passenger.
- Winter sports.
- Travelling on a motorcycle over 125 cc.
- Suicide.
- Criminal acts.
- Losses incurred after the expiry of the Period of Insurance.
- Losses incurred during any Incidental Holiday trip outside Europe or within Europe whose duration exceeds 14 days.

Section 1 - Cancellation, Curtailment or Change of Itinerary

- The failure to fulfil contractual obligations or the financial failure of the language school or of any transport or accommodation provider or their agent(s).
- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey deciding not to continue.
- Violating the laws or regulations of the country in which they are travelling.
- Failing to check in according to the itinerary provided unless the failure was due to Strike or industrial action.
- Failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- As a consequence of a Natural Disaster unless the additional cover under this optional extension is shown as being operative.
- Any claim in any way caused by or resulting from COVID-19; other than when a trip is cancelled before commencement directly and necessarily as a result of:
  a) Illness caused by COVID-19 of an Insured Person, or,
  b) an Insured Person receiving a positive diagnosis of COVID-19 following an official PCR test.
- Any claim in any way caused by or resulting from the Insured Person being in a state of anxiety stress, depression or any phobia or mental or nervous disorder.

Section 2 - Course Fees

- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey, deciding not to continue.
- Failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- Redundancy or change in financial circumstances.
- As a consequence of a Natural Disaster unless the additional cover under this optional extension is shown as being operative.
- The amount of the Excess shown in the Schedule.
- Any claim in any way caused by or resulting from COVID-19.
- Any claim in any way caused by or resulting from the Insured Person being in a state of anxiety stress, depression or any phobia or mental or nervous disorder.

Section 3 - Medical Expenses

- Incurred when the specific purpose of the Journey is to receive medical treatment or advice.
- Travelling against medical advice or where a terminal prognosis has been given.
- Expenses incurred whilst on an Insured Journey within the Insured Person(s) Country of Residence.
- Expenses incurred 12 months after the date the need for treatment first arises.
- Surgical or medical treatment which can be reasonably delayed until the Insured Person returns to their Country of Residence.
- Medication and/or treatment which at the time of departure is known to be required or to be continued outside their Country of Residence.
- Private medical treatment in the United Kingdom unless the policy has been extended to include this cover
- The amount of the Excess shown in the Schedule.

Section 4 - Personal Belongings

- Loss of Money under this Section.
- Loss which is not reported to the local police or appropriate authorities within 48 hours of its discovery.
- Theft of Personal Belongings from any unattended vehicle.
- Loss of or damage to sports equipment (including winter sports equipment) while in use.
- Loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment.
- Any items of household furniture household appliances or household equipmen.t
- Contact or corneal lenses, dentures, dental caps or crowns, hearing aids or fragile articles, or pedal cycles or laptop computers and sporting equipment whilst in use.
- Any article more specifically insured or recoverable under any other insurance.
- Loss of valuables unless cover under this optional extension is shown as being operative.
- The amount of the Excess shown in the Schedule.

Section 5 - Money

- Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery.
- Theft of Money from any unattended Vehicle.
- Loss or theft of a credit card, charge card or cash card which results in fraudulent use unless the Insured Person has complied with all the terms and conditions under which the card was issued.
- Coins bank or currency notes in excess of £100.
- The amount of the Excess shown in the Schedule.

Section 6 - Personal Liability

- Liability in respect of any member of the Insured Person(s) family or any person who is under a contract of service with the Master Policyholder and which arises out of and in the course of their employment with the Master Policyholder.
- Liability arising in connection with any Business profession or occupation.
- Liability for loss of or damage to property belonging to or in the custody or control of the Insured Person, their family or of any employee or agent of the Insured Person.
- Liability arising from the ownership possession or use of any mechanically propelled vehicle aircraft hovercraft or watercraft.
- Liability arising out of the use of firearms.
- Liability involving animals other than domestic cats and dogs and horses.
- Liability which is the result of any wilful malicious or unlawful act.
- Any punitive or exemplary damages.

Section 7 - Overseas Legal Expenses

- If the Insured Person does not keep to the terms, conditions and exceptions under Legal Expenses.
- Where the Insured Person is more specifically insured under another policy or in respect of any amount which the Insured Person cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
- Relating to driving a motor vehicle without a valid licence and/or insurance.
- Costs and Expenses incurred prior to Our written acceptance of a claim.
- Costs and Expenses which have been incurred by the Appointed Representative on a contingency fee basis.
- In respect of any legal action an Insured Person takes which We have not agreed to or where an Insured Person does anything to hinder Us or the Appointed Representative.
- Acts deliberately or intentionally caused by the Insured Person or as a result of the Insured Person(s) criminal act.
- Any fines, penalties, compensation or damages which the Insured Person is ordered to pay by a court or other authority.

Section 8 - Personal Accident

- Any gradually operating cause.
- Any naturally occurring condition or degenerative process.
- Illness or disease unless caused by an Accident.

Duration of Policy

The policy arranged by the Master Policyholder will remain in force for 12 months from agreed commencement date and is annually renewable thereafter. The duration of the policy for Insured Persons is shown under the Period of Cover section.

Right of Cancellation

The Master Policyholder and Insured Person's have no cancellation rights under the terms of this policy.

Complaints Procedure

We're Here to Help

If **You** are dissatisfied with **Our** services, please reach out to **Us**. At Liberty Specialty Markets, we take complaints very seriously and are committed to addressing them fairly and efficiently. **We** aim to thoroughly investigate all issues raised and resolve them satisfactorily whenever possible.

Questions or Concerns?

For any questions or concerns regarding **Your Policy** or the handling of a claim, please contact **Your Broker**, intermediary, or retail agent first.

How to Make a Complaint

If **You** wish to file a complaint, **You** can do so either in writing or by phone using the contact details below:

Customer Outcomes Manager
Liberty Specialty Markets
20 Fenchurch Street
London, EC3M 3AW
United Kingdom

Phone: +44 (0)20 3758 0840
Email: complaints@libertyglobalgroup.com

To expedite the process, please include the following information when submitting **Your** complaint:

- Policy number
- The name of the person or company from whom **You** purchased **Your i**nsurance
- A copy of **Your Policy** schedule
- A summary of **Your** complaint, including who **You** feel is responsible

Once **We** receive your complaint, **We** will acknowledge it in writing and provide a timeline for resolution.
We are committed to helping our customers as much as possible. If there are any specific circumstances or requirements that **You** think **We** should know about, such as a disability, financial hardship, bereavement – or anything else, then please let **Us** know.

Additional Information for Lloyd's Policies

If **Your Policy** is, or **You** believe it to be, underwritten at Lloyd's, please refer to the section titled "Lloyd's Policies Only" below for more information that may assist **You** in the complaints process.

If You're Still Dissatisfied

If **You** remain dissatisfied with **Our** response to **Your** complaint or if **Our** investigation takes longer than eight weeks, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service using the details below:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Phone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If **You** are not based in the **United Kingdom** and wish to escalate **Your** complaint to **Your** local dispute resolution service, please contact **Your Broker** for guidance on which organization can assist **You**.

Alternative Dispute Resolution for Luxembourg Residents

As Liberty Mutual Insurance Europe SE is a Luxembourg-based company, **You** may also refer your dispute to any of the following dispute resolution bodies:

Commissariat aux Assurances
11 Rue Robert Stumper,
2557 Gasperich Luxembourg
Tel: (+352) 22 69 11 – 1
Email: caa@caa.lu
Website: www.caa.lu

Service National du Médiateur de la consommation – this service is not available to our commercial customers
Ancien Hôtel de la Monnaie
6, rue du Palais de Justice
L-1841 Luxembourg
Tel: (+352) 46 13 11
Email: info@mediateurconsommation.lu
Website: www.mediateurconsommation.lu

Médiateur en Assurances
ACA,
12, rue Erasme
L-1468 Luxembourg
Tel: (+352) 44 21 44 1
Website: https://www.mediation-assurance.org/

Lloyd's Policies Only

As **Your Policy** is underwritten at Lloyd's, **You** may also contact the Lloyd's Complaints Team at any time:
Complaints
Lloyd's Market Services
One Lime Street
London EC3M 7HA
United Kingdom
Phone: +44 (0)20 7327 5693
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

The Lloyd's Complaints Team can act as a first point of contact and can also re-evaluate **Your** complaint if **You** are not satisfied with **Our** decision. If **Your Policy** is underwritten at Lloyd's, **You** may need to ask them to evaluate **Your** complaint before referring it to the Financial Ombudsman Service.

For detailed procedures regarding complaints at Lloyd's, please refer to the leaflet titled "Your Complaint – How We Can Help," which is available at www.lloyds.com/complaints. If you remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.
Further information is available from the FSCS or You can visit their website at www.fscs.org.uk.
Contact Details:
Freephone: 0800 678 1100 or 020 7741 410 (Lines are open Monday to Friday 08.30 to 17.30 excluding public holidays).
Address: PO Box 300, Mitcheldean, GL17 1DY.