



Year Abroad Insurance

Is underwritten by **QBE Insurance (Europe) Limited**

The Year Abroad Insurance policy is a travel insurance contract that is designed for students enrolled in a higher education institution within the United Kingdom, between the ages of nineteen and thirty five, working, studying or volunteering abroad. It provides cover in the event of an accident or injury while you are abroad between the dates stated on the policy schedule. This document provides a summary of the main benefits under the policy. **For full details of all benefits and all terms you should read the policy document.** An outline of the significant features and benefits included in the policy are set out below followed by significant exclusions and limitations.

Significant Features and Benefits

- The **Medical & Repatriation** section provides medical and repatriation assistance and cover up to a maximum of ten million pounds (GBP 10,000,000). The excess is waived if the student uses a European Health Insurance card (EHIC). The section also provides cover for search and rescue expenses for cost up to a maximum of fifty thousand pounds (GBP 50,000).
- **Emergency medical assistance**
 - Medical expertise on hand
 - Air ambulance
 - Hospital and treatment co-ordination
 - Guarantee on fees and charges
- **Come home as often as you like** during your period of cover
- **Winter sports cover** included
- **Travel & accommodation** for up to two close relatives to travel and remain with you if you are hospitalised
- **Security advice and information from Red24** on over 170 countries; risk indicators and assessments of concerns including crime, terrorism and the political situation, advice for women abroad, dealing with natural disasters, sign up for daily security emails, free SMS security alerts, 24 hour helpline and security assistance.
- **Personal Accident** cover which pays out a lump sum in event of death or permanent disablement. This section also provides cover up to a maximum of fifteen thousand pounds (GBP 15,000) for hospital in-patient medical charges.
- **Legal Expenses** up to fifty thousand pounds (GBP 50,000)
- **Personal Liability** up to two million pounds (GBP 2,000,000)
- **Personal Property** up to three thousand pounds (GBP 3,000) with a single item limit of up to three hundred and fifty pounds (GBP 350)
- **Money** up to five hundred pounds (GBP 500)
- **Cancellation and Curtailment** including reimbursement of course fees up to seven thousand five hundred pounds (GBP 7,500) and no excess to pay
- **Hijack, Kidnap and Hostage** up to fifteen thousand pounds (GBP 15,000)
- **Kidnap for Ransom** consultant costs up to fifty thousand pounds (GBP 50,000)
- **Political and Natural Disaster** evacuation expenses up to fifty thousand pounds (GBP 50,000)

Significant Exclusions or Limitations

See policy
wording page

The policy document contains a number of exclusions and other limitations.
Some of the significant exclusions applying that will bar payment are listed below:

- | | |
|---|----|
| 1. The Excess under each insured section | |
| 2. Routine dental treatment | 11 |
| 3. Bicycles, scooters or any other vehicles and their accessories | 16 |
| 4. Mobile phone and any attaching contract for the provision of mobile phone services | 16 |
| 5. Your use of non-prescribed drugs | 11 |
| 6. You cancelling your trip as a direct or indirect result of failing to attain grades, submit study work or attend classes | 18 |
| 7. Your engagement in motor sports, scuba diving to a depth greater than thirty (30) metres, mountaineering, caving or potholing, paragliding, parachuting or sky diving. | 19 |

Important Information

Your Right to Cancel (see the policy wording page 26)

You may cancel your policy at any time by notifying us. If you have not started your trip and have not made a claim, we will return any premium you have paid for any period of insurance left. We may cancel this policy by sending you 30 days notice by writing to the last known address. We will return any premium you have paid for any period of insurance left.

Claim Notification (see the policy wording page 24)

Should you wish to make a claim you must contact **QBE** as soon as possible by one of these means:

Sections A, H and I:

The Claims Department
QBE European Operations
Plantation Place
30 Fenchurch Street
London
EC3M 3BD
Email: paclaims@uk.qbe.com
Tel: +44 (0)20 7105 5599
Fax: +44 (0)20 7105 4019

Sections B, C, D, E, F and G:

Travel Claims
Claims International
PO Box 1037
Oakleigh House,
Cardiff, CF11 1HU
Email: travelclaims@uk.qbe.com
Tel: +44 (0) 203 0273 999
Fax: +44 (0) 845 604 8634

Travel assistance contact details:



Telephone: +44 (0) 203 0273 999
Web address: www.QBEurope.com/assistance

Complaint Procedure (See the policy wording page 33)

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact:

Plantation Place, 30 Fenchurch Street, London, EC3M 3BD

Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4032

Email: CustomerRelations@uk.qbe.com

If you remain unhappy please email CustomerRelations@uk.qbe.com or contact QBE Customer Relations at the address below. If QBE cannot resolve the matter to your satisfaction you can refer the matter to the Financial Ombudsman Service at the following address: Insurance Division, The Financial Ombudsman, Service South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR

Compensation

QBE 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; 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN; Tel: 020 7892 7300.

QBE Insurance (Europe) Limited

QBE Insurance (Europe) Limited is a private company limited by shares and is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation, under Registration Number 202842

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

The Insurer's home state is the United Kingdom and this policy is underwritten from its London premises at the Head Office location below. The company's 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. Registered in England No. 1761561

enquiries@uk.qbe.com

The law and language applicable to the policy

Either party are free to choose the law and jurisdiction to settle any dispute as regards the interpretation of this policy. Since we are established in England this policy will be governed by and interpreted in accordance with the laws of England and subject to the exclusive jurisdiction of the English courts

