

The following summary does not contain the full terms and conditions of the contract, which can be found in the policy. The summary does not form part of your contract of insurance.

### About Your Insurance...

This insurance is Single Trip travel insurance cover and is available to persons under the age of 40 who, at the date of issue of this policy, are:

- (1) Residents of the United Kingdom travelling Worldwide including the United States of America and Canada to study, or
- (2) Non-UK residents travelling to study in the United Kingdom only

This insurance is administered by Insurance Consultants International Ltd, who is authorised and regulated by the Financial Conduct Authority and whose FCA registered number is 307945. This can be checked on the financial services register held on the FCA's website ([www.fca.org.uk](http://www.fca.org.uk)). A copy of the policy is held by Insurance Consultants International Ltd. This insurance is underwritten the Association of Underwriters known as Lloyd's. This insurance shall be subject to English law, unless we agree to an alternative with you. All claims are submitted to and will be adjudicated by MSH INTERNATIONAL.

### Summary of Main Benefits...

Below is the summary of the main benefits, applicable to each insured: The policy will show the full cover provided.

SECTION	COVER	SUMS INSURED			EXCESS
		GOLD	SILVER	BRONZE	
<b>APPLICABLE ONLY TO UNITED KINGDOM RESIDENTS TRAVELLING OUTSIDE THE UNITED KINGDOM.</b>					
A	CANCELLATION ABANDONMENT CHARGES	£5,000 £5,000	£2,000 £2,000	£1,000 £1,000	£50 £50
<b>APPLICABLE TO UNITED KINGDOM RESIDENTS TRAVELLING OUTSIDE THE UNITED KINGDOM AND NON UK RESIDENTS TRAVELLING TO THE UNITED KINGDOM</b>					
B	EMERGENCY MEDICAL & ASSOCIATED EXPENSES	£5,000,000	£2,000,000	£1,000,000	NIL
C	HOSPITAL INCONVENIENCE EXPENSES	£600	£300	£150	NIL
D	UNUSED COURSE FEE COSTS	£5,000	£2,500	N/A	NIL
E	PERSONAL ACCIDENT	£25,000	£15,000	£10,000	NIL
F	BAGGAGE Single Article Limit Valuables/Electronic Equipment Limit TRAVEL DOCUMENTS DELAYED LUGGAGE	£2,500 £500 £1,000 £1,000 £200	£1,500 £300 £500 £500 £150	£1,000 £250 £250 £250 £100	£50    NIL
G	PERSONAL MONEY CASH LIMIT	£750 £500	£500 £250	£350 £150	£50 £50
H	PERSONAL LIABILITY	£2,000,000	£1,000,000	£500,000	NIL
I	DELAYED DEPARTURE DELAY ABANDONMENT	£200 £5,000	£150 £2,000	£100 £1,000	NIL £50
J	HIJACK	£150	N/A	N/A	NIL

We want to take the worry out of your trip so that you have the best time possible. If problems do occur, we have arranged a special 24-hour service for emergency medical assistance. You can be sure that help will be on hand.

In the event of a medical emergency, please contact:

#### ALLIANZ GLOBAL ASSISTANCE 24/7

**+1 800 995 1662**  
(From Canada and USA)

**+1 416 340 0049**  
(Rest of the World)

Policy No: MITS1019T

In order to assist you, Allianz Global Assistance (AGA) will require the following information when you contact them:

- > Name of caller, telephone number, and relationship to the patient
- > Name of the patient, age, sex, location, and certificate number
- > Name of organization
- > Nature of the medical problem
- > Telephone numbers of medical personnel involved
- > How and when the next communication will take place

In the event of a medical emergency, you must contact Allianz Global Assistance (AGA) immediately. They will take the appropriate action to assist you and monitor your card until the situation is resolved.  
24 hours a day, 7 days a week, and 365 days a year.

### Cancellation...

If the policy provided does not meet your requirements, you may return this policy to the point of sale within 14 days of purchase. A full refund of premium will be made to you provided you have not travelled, made or are intending to make a claim. By exercising your right to cancel, you withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, you will be reimbursed any sums which you have paid in connection with this policy. If notice of cancellation is received after the inception date of the policy, an amount which is in proportion to the extent of the service already provided to you may be deducted from such reimbursement. If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy.

## Coverage...

The Period of Insurance, during which all benefits are operative (not including Cancellation or Abandonment charges section) will last from the time of leaving home throughout the whole trip insured until you return home and will be shown in the Insurance Schedule provided to you when you arrange the cover and will state the Cover Level purchased (Gold, Silver or Bronze). In addition Cancellation cover (only applicable to United Kingdom residents travelling Worldwide) commences from the date of issue of the Insurance Schedule and ends when you leave your home on your holiday during the Period of Insurance at which time all other sections of the policy commence.

## Claims...

### Worldwide contact information

MSH INTERNATIONAL – call collect - +403-538-2364

For all general claims inquiries, please email at [claimsamerica@msh-intl.com](mailto:claimsamerica@msh-intl.com)

For Emergency and claims over \$5,000 please email at [precert@msh-intl.com](mailto:precert@msh-intl.com)

### For those within the UK:

MSH INTERNATIONAL – +44 (0)-800-014-8411

For all general claims inquiries, please email at [claimsamerica@msh-intl.com](mailto:claimsamerica@msh-intl.com)

For Emergency and claims over \$5,000 please email at [precert@msh-intl.com](mailto:precert@msh-intl.com)

When you notify MSH INTERNATIONAL a claim you will be asked your name and certificate number (provided to you by email from MSH INTERNATIONAL). Personal identification details may be requested to determine plan eligibility.

## Complaints...

We aim to give you a first class service and to meet any valid claims covered by this policy honestly, fairly and promptly. If you are not happy with our service please write to: The Managing Director, Insurance Consultants International Ltd, Crow Hill Drive, Mansfield, Notts, NG19 7AE, England. Telephone: +44 (0)1623 631331 Email: [complaints@insconint.com](mailto:complaints@insconint.com). You will need to quote your cover level and your Policy Number.

If you are not satisfied with the way a complaint has been dealt with you may ask the Policyholder & Market Assistance department at Lloyd's to review your case without prejudice to your rights in law. The address is: Policyholder & Market Assistance, Market Services, Lloyd's, One Lime Street, London, EC3M 7HA, ENGLAND Telephone: +44 (0)20 7327 5693 Fax : +44 (0)20 7327 5225 E-mail : [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

**Main Exclusions...** (This is not an exhaustive list. Please refer to the policy for the full terms, conditions and exclusions)

### Applicable to all sections of this insurance:

- War, terrorism and radiation risks
- Any expenses resulting from venereal disease or AIDS.
- Deliberate exposure to exceptional danger except in an attempt to save human life.
- Intentional self-injury, suicide or attempted suicide, alcohol or drug abuse.
- Your transport carriers' refusal to allow you to travel for whatever reason.
- Mountaineering, rock climbing or riding or driving in any kind of race.
- Engaging in or taking part in naval, military or air force service or operations

### Additional exclusions applicable to Cancellation and Abandonment, Emergency Medical and Associated Expenses, Hospital Inconvenience Expense, and Unused Course fees sections (Section A, B, C and D of the policy)

- Any condition or set of circumstances known to exist at inception date of the policy including that of a close relative or immediate relative where such condition could reasonably have been expected to cause the trip to be cancelled or abandoned or incur emergency medical expenses, or unused course fees.
- Cancellation of a trip due to failure to check-in properly or due to any of your contractual liabilities.
- Unused course fees where you have failed to advise the appropriate education department immediately in writing of your need to cancel or abandon the course.
- Any Excess amount shown.

### Additional exclusions applicable to Emergency Medical and Associated Expenses section (Section B of the policy)

- Costs of in-patient hospitalization or repatriation not pre-authorized by the Emergency 24 hour Service.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Medical expenses incurred in or after return to the insured's home country.
- Costs in respect of treatment, which could have been delayed until return to the insured's home country.

### Additional exclusions applicable to Baggage (including loss of travel documents) and Personal Money sections (Sections F and G of the policy)

- Loss of baggage, personal money if left unattended
- Loss, theft of baggage (but not Valuables defined in the policy) from an unattended vehicle unless secured in a locked boot or contained in the rear luggage space under a top cover and out of view of a locked vehicle.
- Damage to property by moth or vermin, wear and tear.
- Personal money, travel documents, baggage lost or stolen if not reported to the police within 24 hours and a written statement obtained.
- Property lost or damaged when held by a carrier unless reported to the carrier within 24 hours.
- Property confiscated by customs.
- Loss, theft or damage to mobile phones and/or accessories
- Valuables (defined in the policy, including jewellery), travellers cheques or personal money in a suitcase while in transit with a carrier and outside of your control
- Property already insured elsewhere
- Any Excess amount shown.