

Student Medical & Travel Insurance

Insurance Product Information Document



Company: HealthCare International Global Network Ltd Product: Student Protector

HealthCare International Global Network Ltd is registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN: 314761)

This document provides a summary of the insurance cover. Your complete pre-contractual and contractual information is provided in other documents. These documents will be sent to you in a membership pack once you have bought your policy. It is important you read all documents carefully.

What is this type of insurance? This student insurance is designed for foreign nationals who are students living in the UK, away from their home country, for the purpose of education. It provides cover for a range of private medical, travel, and other non-medical costs which may arise.



What is insured?

Annual policy limit of £250,000. Some benefits have specific limits applied; 100% of costs are covered where no limit is stated.

Hospital In-Patient and Day-Patient Treatment

- ✓ Accommodation, operating theatre, and recovery room
- ✓ Day-care surgery & treatment
- ✓ Diagnostic procedures
- ✓ Nursing
- ✓ Prescription drugs & medicines
- ✓ Physician, specialist, surgeon and anaesthetist fees
- ✓ Surgical appliances

Out-Patient Treatment

- ✓ GP / Physician / Specialist consultations: 100% up to £1,000
- ✓ X-rays / Scans / Laboratory tests: 100% up to £1,000
- ✓ Physiotherapy: 100% up to £1,000
- ✓ Chiropractic therapy / Osteopathy / Acupuncture: 100% up to £250
- ✓ Mental health therapy: 75% up to £2,500 (**lifetime benefit limit**)

Transportation

- ✓ Emergency medical evacuation and medical repatriation
- ✓ Road ambulance
- ✓ Repatriation of mortal remains: Up to £5,000

Other Health Benefits

- ✓ Emergency dental treatment (Extra-oral impact / Accidental only): Up to £500

Special Cover & Travel Benefits

- ✓ Accompanying travel & accommodation (room only) expenses: Up to £3,000 for one person who is medically required to travel to remain with, or escort an insured person
- ✓ Compassionate travel & accommodation expenses: Up to £250 per period of insurance, for an early return to the home country due to the critical condition or death of a relative in the first degree
- ✓ Travel delay: £50 for each complete 12 hour period of delay up to £200
- ✓ Missed departure: Up to £500 for reasonable travel and accommodation costs following a missed departure due to strike, breakdown, or inclement weather
- ✓ Money & travel documents: Up to £250 if money and documents are lost or stolen
- ✓ Theft of personal devices or valuables: 50% of costs up to £1,000 (**lifetime benefit limit**)
- ✓ Student Fees: Up to £3,000 for unused fees (**lifetime benefit limit**)



What is not insured?

- ✗ Pre-existing medical conditions
- ✗ Elective medical treatment
- ✗ Chronic conditions, except for treatments and diagnostic tests required to diagnose the condition
- ✗ Pregnancy, maternity, and childbirth
- ✗ Organ transplants and all related costs
- ✗ Reparative, restorative, routine, and orthodontic dental treatment
- ✗ Optical treatment
- ✗ Home nursing
- ✗ Prescription drugs and medicines not received while admitted as an in-patient, and any drugs or medicines prescribed to take home after admission
- ✗ Prescribed medical aids
- ✗ Rehabilitation and convalescence
- ✗ Psychiatric and drug or alcohol dependency treatment, except for mental health out-patient treatment
- ✗ Treatments that are not medically necessary as determined by a medical professional
- ✗ Cosmetic surgery and treatments
- ✗ Treatment to achieve weight loss
- ✗ Experimental treatment
- ✗ Care or treatment arising directly or indirectly from HIV or AIDS
- ✗ Contraception, sterilisations, fertilisation, vasectomy, venereal disease, sexually transmitted diseases, impotence, gender reassignment, and infertility
- ✗ Professional sports and sports that we consider hazardous, unless agreed by us
- ✗ Reckless acts or intentional injury by you
- ✗ Areas of conflict or war zones



Are there any restrictions on cover?

- ! A 14 day waiting period applies if the policy is purchased once in the UK
- ! Pre-authorisation is required for many medical treatment benefits
- ! We will only pay for claims that arise during your cumulative 30 day cover limit for travel outside the UK, within EEA countries
- ! Claims are subject to the £50 deductible and benefit limits
- ! Medical treatment costs and fees must be deemed reasonable & customary by our specialists in the treatment country
- ! In case of compassionate travel, only economy travel and accommodation will be covered; both must be pre-approved by us
- ! Student fees will only be reimbursed, up to specified maximum amounts, if no refund is received from the school/university and where an early return is based on a claimable event (this excludes elective return to the home country)
- ! Where claims are made for money & travel documents, consular fees, or theft of personal devices & valuables, we require you to report any loss or theft to the police within 48 hours following the incident otherwise we will not be able to reimburse the costs



Where am I covered?

- ✓ This plan covers you in the United Kingdom of Great Britain and Northern Ireland, Isle of Man, Channel Islands, and the EEA.
- ✓ Cover in EEA countries is limited to a total of 30 days per period of insurance, excluding your home country (where that country is in the EEA). The EEA is defined as the European Union plus Norway, Iceland, and Liechtenstein.



What are my obligations?

- You must disclose all material facts.
- You must always keep your premium payments up to date.
- You must obtain pre-authorisation before undertaking any in-patient, day-patient treatment, and for any other benefits where this is stated in the 'How to Claim' guide in line with your policy wording (which contains your terms & conditions); otherwise this may result in a 25% reduction of your reimbursement.
- You must pay the agreed deductible as shown on your certificate.
- You must tell us straight away if you are no longer a student or if you no longer reside in the UK.
- You must tell us if you have any other insurance or government scheme that also provides medical or travel benefits.



When and how do I pay?

- Premiums are payable in Pounds Sterling (GBP), and in advance of cover being provided.
- Premiums can be paid by credit card or bank transfer.
- Premiums may be paid annually or monthly. Monthly instalments are available for credit card payments only.



When does the cover start and end?

- Your policy starts at the agreed date once you have confirmed acceptance of the policy terms & conditions and paid your premium.
- If you have purchased your policy after your arrival in the UK, a 14 day waiting period will apply to all benefits.
- Cover for COVID-19 is subject to a 30 day waiting period from the time of purchase.
- Your policy runs for 12 full calendar months. It will not renew automatically, but you may request a cover extension for 12 further months before the cover end date. There is no obligation to offer an extension and it is at the underwriter's discretion. If there is a break in cover you may need to re-apply.
- Please refer to your certificate of insurance for the exact cover start and end dates.



How do I cancel the contract?

- You may cancel your policy in writing within 14 days of receiving your policy terms and conditions, and receive a full refund provided you have not made any claims.
- You are able to cancel your policy at any stage if you have not made any claims, as long as you provide notice of one month and a £25 administration fee will be due.