

Student Personal Accident Insurance- Silver **Policy Summary**

This summary does not contain full details and conditions of your insurance – these are located in your policy wordings. This insurance is underwritten by China Taiping Insurance (UK) Co. Ltd.

Type of insurance and purpose of the cover

This policy offers two different types of insurance, one is Personal Accident insurance for you when you are studying and residing in the UK and one is Emergency Medical Cover for when you are travelling to Europe.

To obtain a Schengen visa it is required by the European Union that you have insurance for the costs of repatriation and emergency medical expenses worth at least €30,000.

Our Schengen Medical Insurance policy is designed to give you enough cover to obtain a Schengen visa and covers you for any emergency accidental bodily injury or illness as defined in the policy wording.

The insurance certificate must be presented at the time of delivery of the visa.

We offer Emergency Medical Expenses insurance for both single or annual multi trips to Europe for a maximum of 90 days during any one period of insurance.

Please refer to your certificate validation document for your selected level of cover.

Eligibility

This policy is not available to anyone aged under 18 or over 65 years old.

If you reach the age of 65 during the period of insurance, cover will continue until the next renewal date but not thereafter.

To be eligible for this policy you must have a valid student visa for the United Kingdom which allows you to reside in the United Kingdom for a continuous period of at least 6 months and be eligible to obtain a valid registration with a United Kingdom National Health Service doctor.

Conditions

It is essential that you refer to the important conditions relating to information provision in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

It is important that you notify us of any pre-existing conditions (as defined in the policy) that you may have before you take this cover out, any changes in your occupation, bodily powers, leisure pursuits or state of health not already notified to us (please see below contact details to notify us of any changes).

It is imperative that you notify us or our Emergency Assistance Service or an accidental bodily injury immediately when an accident occurs and before agreeing to any treatment or repatriation arrangements. Any medical services or repatriation arrangements refused by you or agreed by you without our prior approval will not be subject to indemnity or reimbursement and you must not negotiate with a third party nor incur expenses without our prior written consent.

How to notify us of any changes in your circumstances or make amendments to the policy

If you need to notify us of any changes, make amendments to the policy or need clarification on cover matters please contact us at:

China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA
Telephone: **0207 621 6788**
Email: cic@uk.cntaiping.com

Operative Times

This policy is operative at the following times:

Schengen emergency medical expenses (Section 6):

You are covered under this section during the length of time that you are temporarily travelling in Europe which is defined as:

All countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Egypt, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

Personal Accident (Sections 1, 2 and 3):

24 hours whilst in the United Kingdom.

Significant features and benefits

The policy covers:

Section 6: Emergency Medical Expenses as required by the Decision of the Council of the European Union of 22nd December 2003 requiring travel medical insurance for the costs of repatriation and emergency medical expenses worth at least €30,000 as one of the supporting documents required to obtain standard visa.

Sections 1,2 and 3: Personal Accident cover during the operative times defined above and in accordance with the benefits table shown below:

	Benefit Type	Benefit Amount
Section 1		
(1)	Accidental Death	£30,000
	Disappearance	£30,000
(2)	Permanent Total Disablement	£40,000
(3)	Permanent Partial Disablement:	
	Loss of Sight in both eyes	£40,000
	Loss of Sight in one eye	£20,000
	Loss of Limb	£40,000
	Total loss of hearing in both ears	£40,000

	Loss of hearing in one ear	£20,000
	Loss of speech	£20,000
(4)	Temporary Total Disablement	£30/ week
	Excess Period is 14 days Maximum Benefit Period 52 weeks	
	Hospitalisation	n/a
	Emergency Travel Expenses	Up to £600
	Convalescence	n/a
	Medical Certificate Expense	Up to £40 per certificate
Section 2	Coma Excess Period 14 days Maximum Benefit Period 52 weeks	£50/ week
Section 3	Course Deferment Expenses	Up to £2,000
Section 4	Dislocation	n/a (This is not included in the Silver product.)
Section 5	Broken Bones	n/a (This is not included in the Silver product.)
Section 6	Emergency Medical Expenses Repatriation Personal Liability	£30,000 Up to £60,000 £50,000

Significant or unusual exclusions or limitations

The standard excesses and/ or any increased amount you have agreed to pay will be shown within your policy wordings, schedule or on the certificate validation document.

Under Section 6, Schengen Emergency Medical Expenses, an excess of £25 is payable by you of each and every claim in respect of loss of or damage to teeth following an accident.

Under Section 6, Schengen Emergency Medical Expenses, the insured is responsible for the first £50 of each and every claim.

Under Section 6, Schengen Emergency Medical Expenses, any trip that has already begun when you purchase this insurance will not be covered, except any trips after you renewed your annual policy.

This policy does not cover you for any accidental bodily injuries suffered by you whilst carrying out any paid or unpaid part-time or full-time employment and any employment related activities that you may take up during your studies. This is likely to be catered for under your employer's liability insurance and where this applies you should make enquiries with your employer to find out more.

General exclusions applicable to all sections of the policy

Some of the main policy exclusions are listed below but we recommend that you carefully read your policy document to familiarize yourself with the contract of insurance.

This list is not inclusive and each section has further specific exclusions so please read the policy wording under General Exclusions before you travel and notify us of anything that you are not sure about or need clarification on.

- Any act of terrorism.
- An accident occurring in a country where a state of war exists (declared or not) if the accident is the direct consequence of the war.
- The insured being involved in or participating to **high risk activities** such as but not limited to:
Mountaineering, Off-piste skiing, Scuba Diving or any diving, Snow skiing/boarding, Motor Racing (as a driver and as a passenger), Winter sports, and any competitive sports practices at professional level. Please read the policy wording Exclusions for the full list.
- The insured's accidental bodily injury or illness being caused by him/her taking alcohol, drugs or abusive use of medications not subscribed by a doctor.
- The insured committing an intentional self-inflicting act, suicide or attempting to commit suicide or any criminal activities or riots.
- Any accidental bodily injury sustained while the insured is under the influence of or due wholly or partly directly or indirectly to the taking of alcohol or drugs.
- The insured deliberately or recklessly exposing themselves to exceptional danger.
- The insured's state of depression and/or mental illness unless it appears for the first time.
- The insured being directly or indirectly involved in a challenge, a wager and/ or an unlawful or reckless act.
- Any accidental bodily injury which arises whilst the insured is performing any duty in connection with their employment whether full time or part time and whether paid or unpaid and any other business occupation or profession of the insured.
- Childbirth, abortions, pregnancy and its monitoring or treatment except for a specific unforeseen emergency complication that could not be foreseen before 28 weeks.
- Any **pre-existing conditions** or relapse of an illness existing prior to the trip.
Pre-existing conditions are further defined in your policy wording, please refer to General Definitions.
- Any medical services or repatriation arrangements which have not been pre-agreed by us, proven and the amount thereof substantiated or which the **insured** was aware of prior to the trip.
- Benign conditions which do not prevent the insured from continuing their journey or their stay in Europe or known risks associated with a medical or surgical procedure and known side effects of medicines that are taken correctly under medical supervision
- Any costs for planned diagnostic, periodic examinations, vaccinations, check-ups, contraception measures or medical treatments and their consequences.
- All medical treatment, care or services not satisfying the criteria of an emergency even following an emergency situation including but not limited to preventive medicine, thermal cures, health assessments, physiotherapy, convalescence, rehabilitation etc

Duration of the policy

This is an annual policy that lasts for twelve consecutive months from the inception date as indicated in your schedule.

Relative to Section 6 only (Schengen Emergency Medical Expenses), the maximum total number of travel days in Europe allowed during the annual period of insurance is 90 days.

If you require more than 90 days for the policy period of insurance, please contact us and we can quote an additional premium for this.

How to make a claim

Under Sections 1,2 and 3 or an accidental bodily injury that you suffer in the United Kingdom that could give rise to a claim under the policy wording, please contact us on:

+44(0)203 667 2825

InternationalClaims@healix.com

For Section 6 only (Schengen Emergency Medical Expenses):

Whilst you are travelling in Europe, in the event of accidental bodily injury or illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation you must contact the Emergency Assistance Service.

The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses.

If you don't contact the Emergency Assistance Service prior to any arrangements of repatriation or any treatment, unless there is an immediate emergency treatment situation which hinders you from being able to contact them, this may lead to a claim not being paid or not paid in full.

Emergency and Medical Service

Contact the Emergency Assistance Service

Telephone: +44 (0)20 3667 8995

Fax: +44 (0)20 8481 7826

Email: ctuktravel@healix.co.uk

Ref: China Taiping Schengen

Cancellation period

If you wish to cancel within 14 days of receipt of the certificate documents, the cooling off period, you may do so by writing to us at cic@uk.cntaiping.com for a full refund providing you have not travelled and/ or no claim has been made on the policy.

If you cancel after the first 14 days of receipt of the documents no premium refund will be made.

Please refer to your policy wording for more information.

How to make a complaint

We make every effort to deliver a high quality service to our policyholders. If you wish to make a complaint you should contact:

The Compliance Officer
China Taiping Insurance (UK) Company Ltd
2 Finch Lane

London
EC3V 3NA
Telephone: 0207 839 1888
Fax: 0207 621 1202
Email: compliance@uk.cntaiping.com

More information on how we deal with complaints can be found on the policy wording. If we are unable to resolve the complaint, we will provide details of the Financial Ombudsman Service, which offers free independent advice on complaints solutions.

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

What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations.

Further information about the compensation scheme is available at www.fscs.org.uk or by calling the FSCS on 0800 6781100 or 0207 741 4100.

