

Student Personal Accident Insurance

Insurance Product Information Document

Company: China Taiping Insurance (UK) Co Ltd

Product: Gold Student PA Insurance

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FCA Firm Reference Number 202690 (Registered in England & Wales Company No: 1766035)

This document provides a summary of the insurance cover, main exclusions and restrictions; and is not personalised to your individual needs. Please refer to the Policy Wording for more details including important legal information about the contract and the Policy itself for all terms and conditions.

What is this type of insurance?

Our Student PA policy is designed to cover you for accidental injury whilst studying in the UK. It also includes medical expenses and repatriation as per the requirements of the Schengen Agreement signed on 14th June 1985, which allows free movement within 26 European countries.



What is insured?

Section 1 – Personal Injury

- ✓ Death or Disappearance for £30,000;
- ✓ Permanent Total Disablement for up to £65,000;
- ✓ Permanent Partial Disablement for up to £65,000;
 - Loss of Sight in both eyes £65,000
 - Loss of Sight in one eye £32,500
 - Loss of Limb £65,000
 - Total loss of hearing in both ears £65,000
 - Loss of hearing in one ear £32,500
 - Loss of speech £32,500
- ✓ Temporary Total Disablement at £40/ week;
- ✓ Emergency Travel Expenses up to £400;
- ✓ Cost of Medical Certificate for £40/ certificate.

Section 2 – Coma

- ✓ Weekly compensation for up to 52 weeks for the time the insured is in a coma up to £100/ week.

Section 3 – Course Deferment Expense

- ✓ Course deferment expenses as a result of an accidental injury up to £2,000.

Section 4 – Dislocation

- ✓ Up to £150 for a dislocation, for the first time, of your shoulder, kneecap or hip.

Section 5 – Broken Bones

- ✓ Up to £500 for any broken bones as listed in the wording.

Section 6 – Emergency Medical Expenses - Schengen

- ✓ Repatriation up to £60,000;
- ✓ Emergency medical expenses up to £300,000 whilst travelling in the 26 Schengen area countries;
- ✓ Personal Liability for up to £50,000;
- ✓ Repatriation of baggage for up to £150;
- ✓ Repatriation in case of death including cost of coffin for up to £350.



What is not insured?

Section 2 – Coma

- ✗ The first 14 days of coma;

Section 4 – Dislocation

- ✗ Maximum Benefit Period 10 weeks;
- ✗ The benefit amount is the total payable by us for any dislocations due to the same accident;
- ✗ We shall not be liable for any dislocation to the insured's shoulder, kneecap or hip subsequent to the first one.

Section 5 – Broken Bones

- ✗ Our maximum liability in any one period of insurance shall not exceed £2,400.
- ✗ In the event of multiple Fractures to any one bone, or Fractures to more than one bone, in any one accident the benefit amount will apply only once.
- ✗ We shall not be liable for any bone disease or Osteoporosis.

Section 6 – Emergency Medical Expenses - Schengen

- ✗ The first £50 of any claim;
- ✗ A travel period, within the 12 months period of insurance, longer than 90 days;
- ✗ The first £25 for any damage to teeth;
- ✗ Personal liability that arises from:
 - a) Any contract or agreement unless liability would have existed otherwise;
 - b) The ownership or occupation of land or buildings;
 - c) Any trade or profession;
 - d) Where indemnity is provided by any other insurance;
 - e) The ownership possession or use of wild animals, firearms (other than sporting guns), mechanically-propelled vehicles, aircraft or watercraft.

General Exclusions

- ✗ Pre-existing medical conditions and high-risk activities;
- ✗ Illegal or reckless acts, suicide or injuries sustained whilst under the effects of drugs or alcohol or under the course of employment;
- ✗ War, nuclear, chemical or biological weapons, any acts of terrorism;
- ✗ Childbirth, depression, HIV, AIDS;
- ✗ Tour Operator's insolvency.



Are there any restrictions on cover?

- ! You must be between 18 and 65 years old to buy this product and not a resident of Syria, Iran, Egypt, Burma, Cuba, Democratic Republic of the Congo, North Korea, Somalia, Sudan, Zimbabwe, Belarus and Iraq.
- ! Pre-existing conditions and any high-risk activities, as described in detail in the policy wording, are not covered.
- ! *Endorsements:* Whether these are printed onto the wording or typewritten on your policy schedule, endorsements override the policy wording and may increase, reduce or limit the amount of cover provided.



Where am I covered?

- ✓ This Policy covers your accidental injury and death whilst studying in the UK and, for emergency medical expenses and repatriation in the following countries: means 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.

Should you have any queries please do not hesitate to contact us.



What are my obligations?

To compile your quotation, we have used the information you provided us with during the online application as well as any correspondence with us where relevant. Please check that all the information is correct. Failure to do so may affect your policy including claims not being paid or fully paid. You must inform us in writing as soon as possible of any change in an insured person's occupation, habits, leisure pursuits or bodily powers; or of any bodily injury or change in state of health not already notified to us before;

You must notify our Emergency Assistance Service immediately when an accident occurs before agreeing to any treatment or repatriation arrangement. 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.

You must inform us of any change in an insured person's occupation, habits, leisure pursuits or bodily powers or change in state of health not already notified to us before.



When and how do I pay?

This insurance is payable for online upon your acceptance of the quotation. When hitting the 'Pay Now' button on the website, you will be redirected to the website of our provider of ecommerce payment solutions, *Reallex Payments*, a division of Global Payments Inc.



When does the cover start and end?

This is an annual policy and your dates of cover are shown in your schedule of insurance



How do I cancel the contract?

You can cancel within 14 days of receipt of the certificate documents, the Cooling Off period, and you may do so by writing to us at cic@uk.cntaiping.com for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made if you have travelled or made a claim but otherwise a pro-rata refund will be due to you minus an admin charge of £25.

Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated