

C3 – Complete Course Care

Travel Insurance Key Features

Allianz Insurance plc | Commercial



keyfacts[®]

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. It is only a summary of the cover and does not contain the full terms and conditions which can be found in your school's policy document, a copy of which you are entitled to on request. You should refer to your school's policy schedule, any endorsements and policy wording for full details of the cover.

Insurance Provider

C3 – Complete Course Care is underwritten by Allianz Insurance plc. The Legal Expenses section is underwritten by Allianz Legal Protection, part of Allianz Insurance plc. Assistance services are administered by FirstAssist Services Ltd on behalf of Allianz Insurance plc.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Personal Accident Cover for bodily injury caused by accidental and violent means or unavoidable exposure to the elements</p> <p>Death, loss of limb, loss of sight, and permanent total disablement from any business, schooling, profession or occupation for the remainder of the insured person's life – £25,000</p> <p>First Aid Expenses £2,500</p>	<p>The policy does not cover:</p> <ul style="list-style-type: none">any bodily injury caused by sickness or diseaseany bodily injury occurring outside of the insured person's stay in the United Kingdom for the language course.	<p>Sections 1 and 1a Pages 4 to 6</p>
<p>Medical Expenses Cover for medical expenses incurred whilst on an insured journey within the UK. This includes, where necessary, repatriation of an Insured Person or bringing an Insured Person's remains back to their usual country of residence.</p> <p>Medical and emergency travel expenses up to £1,000,000.</p> <p>Continued medical expenses necessarily incurred, and not otherwise available from the NHS, in the UK for up to 6 months to a maximum benefit amount of £10,000 subject to the Insurer's prior written approval.</p>	<p>The policy does not cover injury arising:</p> <ul style="list-style-type: none">when travelling against the advice of a medical practitionerwhen the purpose of the trip is to receive medical treatment, cosmetic treatment, or medical advicefrom childbirth/pregnancy in the last 2 months prior to the expected date of deliverymedication costs known or required prior to travellingthe first £25 of any claimwhen travelling to/from or within countries:<ul style="list-style-type: none">not in the Insured's declared travel patternwhere the Foreign & Commonwealth Office has advised against all travel.	<p>Sections 2 and 2a Pages 7 to 9</p>

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Medical Expenses (continued) Emergency Medical Assistance Service Operates 24 hours a day, 365 days a year.</p> <p>Emergency Travel Expenses Additional costs incurred following death, injury or illness for:</p> <ul style="list-style-type: none"> • Travel and accommodation of 2 relatives or friends (if required on medical advice) • Funeral expenses within the UK • Transportation costs of the body or ashes and personal effects back to the insured person's normal country of residence. • Travel expenses to attend a funeral or in the event of critical illness of an immediate member of the Insured Person's family (if unforeseeable at the time of the trip). <p>Extensions of cover: Overseas Hospitalisation £25 for each full 24 hour period of:</p> <ul style="list-style-type: none"> – hospitalisation – convalescence (at home or a registered nursing home) upon recommendation of a doctor upon discharge following hospitalisation <p>as a result of accidental bodily injury or illness.</p>	<p>The emergency medical assistance service must be contacted first, other than in the event of an emergency where immediate action is required to avert serious health or life threatening consequences. Failure to do so may result in the claim being declined. Details can be obtained from your course provider.</p> <p>Up to a maximum of £1,000 for hospitalisation.</p>	
<p>Baggage Cover for loss, theft or damage to an Insured Person's property.</p> <p>Money Indemnity for loss or theft of money and items with a monetary value, i.e. tickets.</p>	<p>Losses must be notified to the appropriate authorities as soon as possible and in any event within 48 hours of discovery, and a written report obtained.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • loss of monetary value due to depreciation • loss/damage to, or theft of deeds, securities or manuscripts • baggage stolen or lost from an unattended vehicle unless in a locked boot/concealed in a locked vehicle • baggage damaged due to wear and tear, gradually operating cause or any process of cleaning, dyeing, altering or repairing • computer equipment, unless otherwise agreed by the Insurer • money stolen or lost from an unattended vehicle • loss or damage caused by delay, detention or confiscation by any government or public authority. • more than £750 for any one item • the first £25 of any claim 	<p>Section 3 and 3A Pages 10 to 11</p>

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Baggage and Money Extensions of cover: Loss of passport during a journey If the passport or visa is stolen whilst travelling we will cover any necessary incurred costs.</p> <p>Temporary deprivation of baggage If the traveller is temporarily deprived of their baggage for over 4 hours, we will cover any necessarily incurred emergency essential purchases.</p> <p>Fraudulent use of credit cards If the Insured Person sustains loss due to credit/charge/ debit/bankers cards being lost or stolen and fraudulently used.</p>	<p>Up to £750 to procure a replacement.</p> <p>Up to £200 Any claim payment under this section will be deducted from any claim for lost baggage.</p> <p>Up to £750 as long as the card issuer's terms have been fully complied with.</p>	
<p>Home Emergency Cover Covers necessarily incurred costs of travel and accommodation if the Insured Person has to return to their normal country of residence due to:</p> <ul style="list-style-type: none"> • death or critical illness of an immediate family member • requirement by the Police or Local Authority to return home due to serious damage to their home or place of business • being summoned for jury service or called as a witness in a court of law. 	<p>Up to £500.</p> <ul style="list-style-type: none"> • The policy does not cover the need to return to the country of residence for any other reason. 	<p>Section 4a Page 13</p>
<p>Personal Liability Covers legal costs and damages which the Insured Person becomes legally liable to pay as a result of having caused death or injury to a third party or damage to their property.</p>	<p>Up to £1,000,000 any one claim</p> <p>The policy does not cover liability due to:</p> <ul style="list-style-type: none"> • bodily injury to employees' immediate family • property belonging to an employee or immediate family • any business or profession/ownership, possession or use of land or buildings, mechanically propelled vehicle, aircraft, hovercraft or watercraft, or any animal • fines, penalties, or liquidated damages, punitive, exemplary or aggravated damages • any wilful or malicious or unlawful act or omission. • liability covered under another insurance policy • Loss or damage occurring outside the United Kingdom or in any country which the Insured Person owns premises or is resident. <p>Cover is operative provided that:</p> <ul style="list-style-type: none"> • immediate notice of any potential claims is provided to the Insurer • all information or documentation that may be requested is provided to the Insurer 	<p>Section 5 Page 14</p>

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Personal Liability (continued)</p>	<ul style="list-style-type: none"> • every letter, writ or summons received is forwarded unanswered to the Insurer • no admission of liability or offer or promise or payment is made without consent of the Insurer • at the insurer's discretion, it can take over the rights and conduct the defence or settlement of any claim. 	
<p>Legal Expenses Cover for legal expenses to pursue a negligent third party for damages who causes death or bodily injury to the Insured Person during a trip within the United Kingdom.</p>	<p>Up to £25,000 for all claims arising from one event.</p> <p>The Insurer will choose the lawyer to handle the claim and may take over and conduct the claim in the Insured Person's name.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • trips of less than 24 hours duration • legal action brought outside of the UK or Europe • driving a motor vehicle • any claim relating to medical treatment • any costs incurred before acceptance of a claim by the insurer in writing or by a solicitor appointed without the insurer's agreement • any cost the insurer has not agreed to • any fines or penalties • disputes between people covered by this policy • disputes between the people the Insured Person lives with or has lived with • when an employee has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim • an application for a judicial review • any dispute to do with written or verbal remarks which damage the Insured Person's reputation • any claim for equipment failing to recognise, interpret or deal with any date change • any cost covered by another insurance policy • disputes between the employee and the Insured or Insurer • any claim from ionising radiation or radioactive contamination • claims arising from war, invasion, riot, revolution, terrorism or a similar event. 	<p>Section 6 Pages 15 to 18</p>

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
Legal Expense (continued)	<p>The Insurer may refuse any claim and withdraw from the current claim if the Insured Person does not:</p> <ul style="list-style-type: none"> • Provide written details of the claim along with other supporting information we may ask for • Submit a claim within six months of the occurrence • Follow the chosen legal representative's advice and provide any information requested • Take every step to recover any legal costs and pay them back to the Insurer • Obtain Allianz Legal Protection's written permission before making an appeal • Make sure the chosen legal representative adheres to the Insurer's conditions. 	

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions. In some cases, the first amount of a claim is not covered (known as a policy excess).

Additional Information

Period of Insurance

The policy will cover the school usually for 12 months, or the student for the period of the language course/ tuition and is annually renewable.

Law Applicable to Contract

Unless the Insurer agrees otherwise:

- a the language of the policy and all communications relating to it will be English;
- and
- b all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

Right of Cancellation

No right of cancellation exists for an Insured Person.

Complaints

Our aim is to get it right, first time every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Should you wish to make a complaint then it should be directed to the customer Satisfaction Manager at the Allianz location shown in your policy documentation or alternatively contact the Customer Satisfaction Manager at:

Allianz Insurance plc
57 Ladymead
Guildford
Surrey GU1 1DB

Telephone: 01483 552438

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services

Compensation Scheme

Allianz contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Making a Claim

A claim can be made on this policy by a student by contacting the department responsible for the school's insurance or by contacting your school's insurance agent Fowler Penfold (FP) Schemes on 08717 801002.

A claim can be made by the insured school via the agents or by contacting:

A&H Claims Unit
Allianz Insurance plc
PO BOX 5525
Milton Keynes
Buckinghamshire MK9 2XR

Telephone: 0845 0710 335
Fax: 01483 790726

For emergency medical claims the Emergency Medical Assistance Service must be contacted by telephoning +44 (0)208 763 4810