

Student Insurance

*We have created a special insurance policy with trusted insurance provider **guard.me**, to ensure you feel protected and secure when you travel and study with us.*



Our partner **guard.me** has won the Language Travel Magazine Star Award for Best International Insurance Provider five times, and is the only provider with 'Super Star Status'.

This special policy has been designed to suit the specific needs of our students travelling abroad to study on our adult courses, and gives a very good level of cover for all destinations.

Enrolment is extremely easy and can be done at the same time as booking your course. Within 24 hours you will receive confirmation of your policy, and within 48 hours you will receive a card via email, which you can carry with you as proof of your insurance protection.

A mobile phone app is also available for download, to ensure you have easy access to your policy details at all times.

Your policy document is available in 13 languages so you will understand it completely. And in the unfortunate case that you need to make a claim, you will have the highest level of support from the **guard.me** team who can communicate with you in any one of 140 languages.

Your insurance cover will vary slightly by your destination country:

US AND SOUTH AFRICA

In the US and South Africa, our insurance will cover you for accidents and emergency illness, up to a maximum of \$2m. It is important to know that whether or not you choose to take this insurance option, by law you must have health insurance to study in the US.

CANADA

If you are studying in Canada, our insurance will cover you for accidents and emergency illness, up to a maximum of \$2m with no excesses or co-insurance.

UK, IRELAND AND MALTA

If you are studying in the UK, Ireland or Malta, your insurance will cover you for accidents and emergency illness, plus cancellation or curtailment of your trip. There is no upper limit on the amount you can claim for medical claims; trip cancellation and curtailment maximum is €7,500.

For further details, plus Terms and Conditions, please visit: **www.guard.me**



turbo FACTS:

DID YOU KNOW?

- That in many countries a night in the hospital can cost upwards of \$3000?
- That something as simple as a broken arm can cost as much as \$2,000 to put in a cast?
- If you need surgery it can easily cost \$10,000 or more?

Why let something like unexpected medical expenses ruin your adventure? If you suffer a sickness or injury, the most important thing is to get the medical attention you need. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you need, or leave you with a large debt to pay.

As you travel and discover other countries, it is important to be protected by a comprehensive insurance policy that offers global support and assistance. Insurance needs to be an important part of your journey. Let **guard.me** insure your health and well-being while you focus on your trip. You can rely on our experts 24 hours a day, 7 days a week for friendly, award-winning help, advice and support.

WHAT IF I LOSE MY ID CARD OR POLICY?

To obtain copies of your ID Card, Policy Wording or Policy Summary, simply logon to www.guard.me, and follow the easy instructions.

WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?

Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

HOW DO I FIND A CLINIC?

You may go to any clinic for medical attention, or for help finding a local doctor/clinic, call the assistance number on the back of your ID Card.

HOW DO I MAKE A CLAIM?

For claims, such as prescription drugs, doctor or hospital visits, and for all claims information simply logon to www.guard.me, select "My Claim" and follow the easy instructions.

HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?

Guard.me processes your claims quickly and efficiently. To track your claim, logon on to www.guard.me select "My Claim" and follow the easy instructions.

POLICY INFORMATION:

Please see over for a Summary of our **guard.me** International Policy. For additional information, visit your school, your school website or go to www.guard.me to download a copy.

guard.me
Insuring Today to Ensure Tomorrow

SUPER STAR SERVICE



Enrollment Inquiries: admin@guard.me

Claims Inquiries: guardmeclaims@reliablelifeinsurance.ca

[#myguard.me](https://www.instagram.com/myguardme)



www.guard.me

Underwritten by:

Old Republic Insurance Company of Canada
100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

ISO9001:2008 Registered

GG51043/0412



guard.me
INTERNATIONAL

BENEFIT SUMMARY



BENEFIT SUMMARY

SERVICE	BENEFITS
Hospital	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefit is payable to a lifetime maximum of \$50,000
Psychotherapy	100% of eligible charges for a) psychiatrist inpatient fees following an emergency up to \$10,000 in addition to hospitalization benefit above or b) up to \$1,000 for outpatient psychiatrist or psychologist care
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Acupuncturist, Naturopath, Chiropractist /Podiatrist – no referral from physician required
Physiotherapy/ Speech Therapy	100% of eligible charges up to \$1,000; unlimited if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges

SERVICE	BENEFITS
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100
Prescription Drugs	100% of eligible charges to a maximum 30-day supply; unlimited when hospitalized
Dental – Accidental Injury	100% of eligible charges up to \$4,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth
Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering when 6 months of coverage is purchased
Medical Equipment & Supplies	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
AccessAbility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection
Maternity	Serious complications to pregnancy covered
Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses

SERVICE	BENEFITS
Air Evacuation/ Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Common Carrier	\$100,000
Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit
Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs
Repatriation of Deceased	100% of eligible charges for preparation and return to your Home Country
Insured Security Evacuation	100% of eligible charges up to \$100,000 in the event of: a) Natural Disaster b) Political or Military unrest c) Terrorist Act

WORLDWIDE COVERAGE UP TO \$2,000,000

notice from turbo:

- This is a summary of benefits available under the **guard.me International** policy.
- Certain limitations and exclusions may apply.
- Full details are found in the guard.me International policy available at www.guard.me.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.





turbo FACTS:

DID YOU KNOW?

- That in Canada a night in the hospital can cost upwards of \$3000?
- That something as simple as a broken arm can cost as much as \$2,000 to put in a cast?
- If you need surgery it can easily cost \$10,000 or more?

If you suffer a sickness or injury, the most important thing is to get the medical attention you need. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you need, or leave you with a large debt to pay.

As you travel and discover other countries, it is important to be protected by a comprehensive insurance policy that offers global support and assistance. Insurance needs to be an important part of your journey. Let **guard.me** insure your health and well-being while you focus on your trip. You can rely on our experts 24 hours a day, 7 days a week for friendly, award-winning help, advice and support.

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WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?

Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

HOW DO I FIND A CLINIC?

Simply logon to www.guard.me, select "My Clinic" and enter your details. Once you have chosen a clinic, show them your ID Card to have your invoice sent directly to guard.me.

HOW DO I MAKE A CLAIM?

For claims, such as prescription drugs, doctor or hospital visits, and for all claims information simply logon to www.guard.me, select "My Claim" and follow the easy instructions.

HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?

Guard.me processes your claims quickly and efficiently. To track your claim, logon on to www.guard.me select "My Claim" and follow the easy instructions.

POLICY INFORMATION:

Please see over for a Summary of our **guard.me** Canada Policy. For additional information, visit your school, your school website or go to www.guard.me to download a copy.

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SUPER STAR SERVICE



Enrollment Inquiries: admin@guard.me

Claims Inquiries: claims@guard.me

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Underwritten by:

Old Republic Insurance Company of Canada
In Quebec, Reliable Life Insurance Company
100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

ISO9001:2008 Registered

SGS1043/0412



guard.me
CANADA

BENEFIT SUMMARY

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SERVICE	BENEFITS
Hospital	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefits payable up to \$50,000
Psychotherapy	100% of eligible charges for a) psychiatrist inpatient fees following an emergency up to \$10,000 in addition to hospitalization benefit above or b) up to \$1,000 for outpatient psychiatrist or psychologist care
Eye Exams	100% of eligible charges up to \$100 for one non-emergency eye exam when 6 months of coverage is purchased
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Massage Therapist, Acupuncturist, Naturopath, Chiropodist /Podiatrist – no referral from physician required
Physiotherapy/ Speech Therapy	100% of eligible charges up to \$1,000; unlimited if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges

SERVICE	BENEFITS
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100
Prescription Drugs	100% of eligible charges to a maximum 30-day supply; unlimited when hospitalized
Dental – Accidental Injury	100% of eligible charges up to \$4,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth
Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering when 6 months of coverage is purchased
Medical Equipment & Supplies	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
AccessAbility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection
Annual Non-emergency Exam	100% of charges for one exam up to \$150 when 6 months of coverage is purchased
Out of Canada Coverage	All eligible expenses anywhere in the world except - coverage in USA limited to 30 days; no coverage in Home Country unless part of school or training program

SERVICE	BENEFITS
Maternity	Serious complications to pregnancy covered
Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses
Air Evacuation/ Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Common Carrier	\$100,000
Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit
Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs
Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country

COVERAGE UP TO \$2,000,000

notice from turbo:

- This is a summary of benefits available under the **guard.me Canada** policy.
- Certain limitations and exclusions may apply.
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- Prior approval required for certain benefits.



Aggregate Limit of Liability

ERV shall not be liable for any amount in excess of the amounts shown below. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Per Event overall under Section 1. Personal Injury	£/€1,000,000
Per Journey or event overall under Section 3. & 4. Cancellation and Curtailment	£/€75,000

ERV Emergency Assistance: In the event of a medical emergency, telephone ERV Emergency Assistance on: **+44 1444 454 540** from outside the UK or **+44 (0)207 902 7405** from within the UK (or Ireland) at any time of the day or night, 365 days a year. ERV Emergency Assistance will give you advice and assistance in the event of any medically-related emergency.
Please quote your name, the Contract and Certificate Number and period of insurance. Please remember to give a telephone number where you can be contacted.
 ERV Emergency Assistance will decide the most appropriate course of action to help you through the emergency – **do not try to find your own solution.**

Significant Exclusions – (See General Exclusions and the Specific Exclusions for each Section of the policy).

There are some situations for which the Insured Student is not covered. These generally involve anything the Student already knows about or that are caused by deliberate or illegal acts on the part of the Insured Student. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- ERV shall not be liable for Bodily Injury, loss, damage or expense resulting from or contributed to by, directly or indirectly:
 - The Insured Person committing or attempting to commit suicide or intentionally inflicting self injury
 - The Insured Person engaging in hazardous activities and sports (see Appendix 1 of the Policy Wording)
 - The Insured Person being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service
 - War, whether declared or not in the Insured Person’s Country of Residence
- Any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused
- Medical expenses in the Insured Person’s Country of Residence
- Unattended valuables unless suitably locked away
- Loss or theft not reported to the police within 24 hours
- Regulations or order made by Public Authority or Government

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy for full details.

Claim Provisions

You must notify ERV Claims Service as soon as possible upon the occurrence of any Insured Event that may give rise to a claim if the value of the claim exceeds or is likely to exceed £/€ 500. Cover will not apply if you notify ERV more than 60 days after the occurrence of any Insured Event.

- 1) Check the Policy Schedule and Policy Wording to see whether the loss is covered.
- 2) Contact ERV Claims Service during normal office hours, Monday to Friday, 09.00 to 17.00, Tel:+44 (0)1403 788 515, e-mail travelclaims@erv.co.uk as soon as possible, quoting your Contract number, Certificate number and tell us what has happened.
- 3) Please remember to keep relevant original receipts (not photocopies) as they will be required for any claim.

Complaints Procedures

We sincerely hope you will not need to complain about your insurance Policy or claims settlement. However, if you do wish to complain please forward details of your complaint to:

The Managing Director
 ETI International Travel Protection
 Albany House, 14 Bishopric,
 Horsham, West Sussex RH12 1QN, England
 email: contact@erv.co.uk
www.erv.co.uk

If the matter still cannot be resolved to your satisfaction you should write to:

The Financial Ombudsman Service
 South Quay Plaza 2,
 183 Marsh Wall, London E14 9SR
www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with your claim after you have followed the full complaints procedure. If you use the ‘Complaints procedure’, your right to take legal action against us is not affected.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Conduct Authority or the FSCS at www.fscs.org.uk or on 020 7892 7300. You can check the above details on the Financial Conduct Authority Register by visiting the FCA website: www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.

This insurance is available only to persons under the age of 70 who have booked an Academic Course with the Policyholder and for whom the appropriate premium has been paid prior to travel including Leisure trips within Europe up to a maximum of 21 days per trip.

This policy summary is essential reading and will help you understand the insurance by setting out significant features, benefits, limitations and exclusions. The summary does not contain the full terms and conditions. These can be found in the Policy document.

Purpose of the Insurance

This insurance cover provides financial protection and medical assistance during your Academic Course.

Insurance Provider

This insurance is underwritten by ERV, an Ergo Group Company. ERV is authorised by BAFIN and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

This insurance is administered by Globalguard International Insurance Services Ltd., trading as Guard.me International Insurance, registered address 89 New Bond Street London, W1S 1DA, authorized and regulated by the Financial Conduct Authority, number 509721.

Period of Cover

Provided that the Insured Journey starts and ends within the Policy Period and that the appropriate declaration and premium payment have been made:

- In respect of Cancellation, for EEA originating trips only, cover starts on the date the Insured Journey is booked and ends with the start of the Insured Journey.
- In respect of all other insurance in the Policy, cover starts upon arrival in the Academic Course host country and ends when you depart the host country.

Significant Features and Benefits

Section	Sub-Section	Benefit Amount / Limit of Indemnity*	Excess
1. Medical	Emergency medical & repatriation expenses	i. £/€10,000,000	NIL
	Hospital inpatient and outpatient care is covered	ii. £/€10,000,000	NIL
	Hospital confinement benefit	iii. £/€100 (£/€20/24 hrs)	NIL
	Emergency dental treatment	iv. £/€150	NIL
	Funeral expenses	v. £/€2,000	NIL
2. Accidental Death & Dismemberment		£/€25,000	NIL
3. Cancellation	Cancellation as a result of serious illness, death or redundancy; AVAILABLE ONLY TO EEA ORIGINATING TRIPS AS DEFINED IN THE POLICY DOCUMENT	£/€7,500	NIL
4. Curtailment		£/€7,500	NIL
5. Travel Delay Benefit	Travel delay benefit	i. £/€280 (£/€20/12 hrs)	NIL
	Abandonment / Disruption / Missed departure	ii. £/€ 7,500	NIL
6. Personal Items	i. Personal effects / Possessions	i. £/€2,000	NIL
	ii. Single item limit	ii. £/€250	NIL
	iii. Valuables	iii. £/€250	NIL
	iv. Personal Money	iv. £/€250	NIL
	v. Replacement documents	v. £/€250	NIL
7. Luggage Delay		£/€100 (after 12 hrs)	NIL
8. Personal Liability		£/€2,000,000	NIL

* £ shall mean UK Sterling; € shall mean Euro