



## Student Travel & Personal Accident

Any student of St. Clare's Oxford

Anyone accident limit:	£5,000,000
Aircraft accumulation limit:	£2,000,000
Non-scheduled aircraft accumulation limit:	£250,000

### Personal Accident Cover:

Item	Sum Insured	
1	Death	£20,000
2	Loss of one eye or one limb	£20,000
3a	Loss of both eyes or two or more limbs, or loss of one eye and one limb	£20,000
3b	Loss of speech	£20,000
3c(i)	Loss of hearing in both ears	£20,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)
4a	Permanent Total Disablement	£20,000
4b	Continental Scale	Nil
5	Temporary Total Disablement	Nil
	Deferment Period Nil week(s) Benefit Period Nil week(s)	
6	Temporary Partial Disablement	Nil
	Deferment Period Nil week(s) Benefit Period Nil week(s)	
7	Medical Expenses incurred in connection with a valid claim under items 1-6 of the Policy not exceeding 15% of the compensation paid under items 1- 4b under items 5 and 6 whichever is the greater but subject to a maximum of £10,000 per person	£20,000

### Travel:

Item	Sum Insured	
1.1	Medical and emergency travel expenses	£1,000,000
1.2	Rescue expenses	Unlimited
1.3	Assistance	Unlimited
1.4	Legal expenses	£50,000
1.5	Personal liability	£2,000,000
2	Personal property	£1,000
3	Money	£1,000
4	Cancellation, curtailment, travel disruption, replacement and travel delay	£5,000
5	Hi-jack, Kidnap or Hostage	£15,000
(No activities excluded other than flying as a pilot)		

### Useful Telephone Numbers & Websites:

AIG Assistance-	<a href="http://www.aigassist.co.uk">www.aigassist.co.uk</a>
Telephone:	+44 (0) 2087 628 236
Foreign and Commonwealth Office -	<a href="http://www.fco.gov.uk/travel">www.fco.gov.uk/travel</a>
Telephone from Overseas:	+44 (0) 2070 080 117
Telephone from UK:	0870 606 0290



## Student Insurance – Questions & Answers

<b>Question</b>	<b>Answer</b>
1. Is there a maximum age limit?	75 years of age
2. What are the main exclusions under the Medical Section?	Travelling against doctors advice
3. Does the AIG Rescue Section cover the cost of repatriation?	Yes
4. Does cover under the Cancellation and Curtailment Section include tuition and accommodation fees as well as travel costs?	Yes
5. Do these sections cover me if I have to cancel or curtail my course as a result of death or illness of one of my family?	Yes
6. What does the Delay, Abandonment and Missed Departure cover?	Delay - £25 per hour after 4 hour excess up to £150. Cut Short - Expenses paid or are payable, become payable under contract or cannot be recovered elsewhere. Missed Departure - additional costs
7. What are the main exclusions to the policy?	PA - intentional self injury, suicide, flying as a pilot. Medical - travelling against medical advice, purpose of trip to receive medical treatment, drug/alcohol abuse, suicide, attempted suicide, self injury
8. Is there a 24 hour emergency medical service?	Yes
9. What happens if I enrol on a course for a long period and return for a holiday?	Holidays are covered but not in home country
10. Does the insurance cover me if during my stay in the UK I take a trip to another country?	Yes

More information about our Travel Policy and claim forms may be downloaded from our website. Click on the following links for the documents required:

### **Further details of the policy Claim forms**

[Business & Personal Accident Travel Policy](#)  
[Cancellation & Curtailment](#)  
[Personal Accident & Sickness](#)  
[Medical Expenses](#)  
[Loss of & Damage to Property](#)