

## Important

The cover provided under sections A-M of the policy still applies for trips involving study abroad, even if the additional premium for cover under this section (Section N) has not been paid. Your College/University/Establishment of Further Education must either be officially recognised and registered (where legally required) by the government; or the qualification that you are studying for must be awarded by an institution on the list of recognised bodies/awards, of the country in which it is located

## Optional Student Study Abroad Cover – Subject to an additional premium

	Standard	Premier	Premier Plus	Excess per insured person
	Cover limit per insured person			
Course Fees Cover	£1,000	£2,000	£5,000	£100
Trip cancellation due to study course cancellation	£1,500	£3,000	£5,000	
Trip interruption due to study course cancellation	£1,500	£3,000	£5,000	

## What is covered

We will pay you up to the amounts in the table above for:

1. Your irrecoverable College/University Course Fees, if your trip is cancelled or you have to end it early due to you (or a family member not travelling with you) becoming ill or injured.
2. Your non-refundable trip payments, deposits, cancellation fees and change fees (less any available refunds and excluding costs relating to educational, training or study course fees), if your study course is cancelled by the College/University. This coverage applies before you have left for your trip, or alternatively, if you have to end your trip early.

In addition, we also include cover for:

- a) Return visits to your primary residence within the period of cover - Temporary return visits to your primary residence before the intended return date, up to the maximum duration shown in the Policy Features Table below. This excludes any return that is in any way related to a claim under this policy.
- b) Leisure excursion cover - Travel to another country within the period of study abroad, providing each return leisure trip:
  - a. starts and ends at your study abroad accommodation,
  - b. is within the 'area of validity' shown on your policy schedule,
  - c. falls within the period of cover, and
  - d. each trip does not exceed the maximum limit shown in the Policy Features below.

POLICY FEATURES TABLE			
Policy Features			
	Standard	Premier	Premier Plus
Return visits to your primary residence within the period of cover:			
- Maximum number of return visits to your primary residence	2 return visits	2 return visits	4 return visits
- Maximum duration of each return visit to your primary residence	21 days	21 days	31 days
Leisure excursion cover:			
- Maximum number of return trips to your study abroad accommodation	Unlimited trips	Unlimited trips	Unlimited trips
- Maximum duration of each return trip (from and to your study abroad accommodation)	5 days	10 days	21 days

Full details, including any specific terms that are applicable, are available in the Policy Wording.