

STUDENT PROTECTOR

Medical and travel disruption insurance for international students in the United Kingdom

 Private medical expenses

 Loss of cash or travel documents

 Theft of personal devices

 Consular fees

 Travel disruption and missed departure

 Cost of returning home early

 Unused student fees

 Emergency evacuation or transport

Living away from home brings with it risks and worries.

Illnesses and unfortunate life events can strike anytime, and when they do it is important to know that you have the support of an insurer who can help prevent an incident from becoming a crisis.

Our policy has been designed with the specific needs of the international student in mind. And because our service centre is here in the UK, you can deal with our multi-lingual staff in the same time zone – or our emergency staff 24/7.



Get In touch

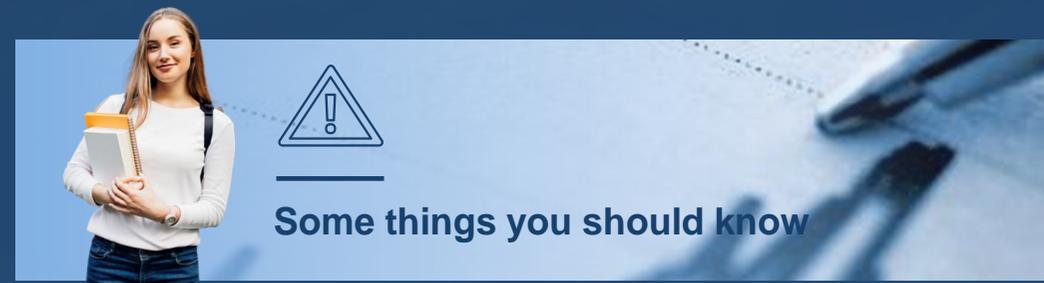
This is a leaflet which summarises some of the features and benefits of this policy. It does not contain all policy terms, conditions or limitations. For more information; to get a quote or to buy a policy, visit our website or contact us:

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| Benefit | Limit |
|---|---|
| Accommodation, operating theatre, and recovery room costs | 100% |
| Diagnostic procedures | 100% |
| Doctor, specialist, nursing and anaesthetist fees | 100% |
| Surgical appliances | 100% |
| Prescription drugs and medicines | 100% |
| Radiotherapy, chemotherapy, and oncology | 100% |
| Hospital cash benefit | £75 per day up to 10 days |
| Chronic conditions | 100% of diagnostic costs |
| Emergency or non-emergency medical transfer | 100% |
| GP Consultations | 100% up to £1000 |
| Physiotherapy | 100% up to £1000 |
| X-rays, scans and diagnostic tests | 100% up to £1000 |
| Specialist consultations and clinic fees | 100% up to £1000 |
| Chiropractic, osteopathy and acupuncture expenses | 100% up to £250 |
| Mental health | 75% of costs up to £2,500 [lifetime limit] |
| Emergency Dental; relief of pain due to accident or injury | 100% up to £500 |
| Travel and accommodation costs for medically required companion | 100% up to £3,000 |
| Repatriation of mortal remains | 100% up to £500 |
| Student fees for unexpected permanent return to home country | 100% up to £3,000 [lifetime limit] |
| Compassionate travel to home country | 100% up to £250 |
| Loss or theft of money or travel documents | 100% up to £250 |
| Consular and embassy fees | 100% up to £250 |
| Theft of personal devices | 50% up to £1,000 [subject to single article and lifetime limit] |



Some things you should know

This brochure contains a summary of the benefits available under our Student Protector product. Full details are contained in the terms & conditions.

We know our customers might be worried about travelling during the pandemic. That's why our policies include cover for COVID-19 after 30 days.

The policy primarily covers you while in the UK. However, we understand that international students might wish to explore Europe – for that reason you're also covered in EEA countries for 30 days per year.

We understand you might be busy making preparations, or already in the UK enjoying your studies, so we've made joining quick and easy. Pre-existing conditions are excluded from your policy, and anything arising after you join is covered. So there are no lengthy forms to fill in

Our product covers a range of medical and non-medical expenses, such as theft of personal devices and consular fees. So if the worst happens, we've got you covered. We've tried to make using the policy as simple as possible. A £50 deductible, also called an excess, will be charged at each claim.

If you use a NHS hospital for an in-patient stay, we'll pay you a set amount per night up to 10 nights. This product will not cover you while in your home country, even if this is inside the EEA

If you're already in the UK when you buy a policy, you'll need to wait 14 days before your policy takes effect. Otherwise, you can use it from the moment you arrive

Eligibility & suitability

This policy is designed for international students in the UK who are enrolled in full-time or part-time education, and who are lawfully resident. This product is not available to British nationals or permanent residents.

How to apply for cover

Simply go to healthcareinternational.com to get a quote and buy your policy online (payment by credit card). Alternatively, you can call or email us.

About HealthCare International

Global Student Travel Insurance is brought to you by HealthCare International (HCI).

Our service centre is based in Central London so you can be assured of first-class, local service in your time zone from a company who knows how things work around here. Our staff are ready to help via phone or email