

## Global Student Insurance – Table of Benefits

This Table of Benefits sets out the maximum sums you can claim under each section or sub-section of this policy. Unless stated otherwise, the figures shown are the maximum amounts that can be claimed per person, per year.

**A £50 Excess applies to every claim you make under sections 1, 2, 4 & 5.**

### 1. JOURNEY INTERRUPTION

The following are the maximum sums claimable under this section per person, per year.

<b>Annual maximum</b>	<b>£7,500</b>
<b>Sub-limits</b>	
Cancellation & Curtailment	£4,500
Travel delays	£25 for each full 12 hours (£100 in total)
Missed departure	100% of costs to £800
Hijack	£50 per 24 hours (£2,000 in total)
Student fees	£7,500

### 2. MEDICAL AND OTHER EXPENSES

The following are the maximum sums claimable under this section per person, per year.

<b>All claims – annual aggregate maximum</b>	<b>£2,000,000</b>
<b>Sub-limits</b>	
Inpatient treatment	100% of costs
Pregnancy – complications of childbirth only	£10,000
Hospital cash benefit	£75 per day, £750 per claim
Lifesaving organ transplant	100% of costs to £100,000 (lifetime maximum)
Dread disease and chronic conditions	100% of costs to £20,000 (lifetime maximum)
Accompanying person	100% of costs to £3,000
Emergency return costs	100% of costs to £3,000
Funeral expenses/Return of mortal remains	100% of costs to £5,000
Emergency dental	100% of costs to £500
Mental health	100% of costs to £10,000
<b>Outpatient costs</b>	
GP/Physician/Specialist costs	100% of costs to £2,500
Physiotherapy with GP referral	100% of costs to £1,000
Prescribed drugs	100% of costs to £500
X-rays; scans and lab tests	100% of costs to £2,500
Chiropractic*/Osteopathy*/Acupuncture*	100% of costs to £250

\*With GP referral only

### 3. PERSONAL ACCIDENT

The following are the maximum sums claimable under this section per person, per year.

<b>Maximum payable</b>	<b>£20,000</b>
Children under 16	£1,000

### 4. BAGGAGE, MONEY AND TRAVEL DOCUMENTS

The following are the maximum sums claimable under this section per person, per year.

<b>Baggage and personal effects</b>	<b>£2,500</b>
<b>Sub-limits</b>	
Any one item	£300
Money and travel documents	£750
Cash	£200
Loss of passport costs	£250

### 5. PERSONAL LIABILITY

The following are the maximum sums claimable under this section per person, per year.

<b>Maximum payable</b>	<b>£1,000,000</b>
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### 6. LEGAL EXPENSES

The following are the maximum sums claimable under this section per person, per year.

<b>Maximum payable</b>	<b>£20,000</b>
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Global Student  
Travel Insurance”



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