



Kaplan Care

Your guide to Kaplan's travel and medical insurance policy for international students

Welcome to Kaplan Care!

Kaplan Care has been specifically designed by Kaplan International Colleges and Endsleigh to provide Kaplan students with the correct level of insurance for their time studying in the UK. Kaplan Care offers a number of key benefits to international students - read on to find out more!

KEY BENEFITS OF KAPLAN CARE

- Cover for over 90 sports and activities are included as standard and full details are available within your policy document;
- Your insurance policy fits your study plan, so you are paying for insurance only when you need it;
- You can lengthen your policy period if your study programme is extended;
- You can purchase your insurance policy at any point up to your enrolment week;
- You can enjoy added peace of mind knowing that Endsleigh, the provider of Kaplan Care insurance, has been insuring students for over 45 years and has a reputation in the UK as one of the premier providers of insurance for students;
- Cover is applicable to a number of situations:
 - During your stay in the UK
 - During direct trips to and from your home country at the beginning and end of each academic term;
 - During trips outside the UK if the trip is required as part of your study course
 - During leisure trips within Europe for a period not exceeding 21 days in total in each period of insurance.

PRINCIPAL EXCLUSIONS

General

- The first £50 of each and every claim per incident claimed for by each insured person except for claims under personal liability, personal accident and legal expenses where no excess rule applies;
- This policy is not available to anyone aged 66 or over.

Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home;
- Medication, which prior to departure is known to be required.

Cancellation or curtailment charges and Course fees

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Baggage and Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation;
- Baggage contained in an unattended motor vehicle between 9pm and 9am unless it is in a locked boot or covered from view in a locked car;
- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Summary of cover

It is important that you understand the key components of Kaplan Care insurance before you purchase a policy for your study trip to the UK, so that you know whether and the extent to which you are covered if you need to make claim. Further information can be found below.

WHAT IS INCLUDED IN KAPLAN CARE?

Kaplan Care insurance is available in two periods of cover and includes four key areas for your time in the UK:

- Reimbursement of your prepaid course fees owing to cancellation, the cutting short or repetition of your course because of accident, illness or sickness;
- The cost of bringing a relative to the UK to visit you following a medical emergency;
- Medical costs which are not covered by the National Health Service if you are taken ill or have an accident;
- Cover for legal liability to pay damages if you accidentally injure someone or damage their property.

SUMMARY OF COVER

| Kaplan Care Item | 6-9 months | 9-12 months |
|--|------------|-------------|
| Cancellation or Curtailment Charges | £5,000 | £6,000 |
| Emergency Medical & Other Expenses: | | |
| - Medical Expenses | £2,000,000 | £2,000,000 |
| - Emergency Dental Treatment | £500 | £500 |
| - Funeral Costs Abroad | £5,000 | £5,000 |
| Personal Accident (Subject to Age) | £30,000 | £30,000 |
| Baggage | £2,000 | £2,000 |
| Single Article Limit | £300 | £300 |
| Valuables Total Limit | £350 | £350 |
| Personal Money, Passport & Documents: | | |
| - Cash Limit | £100 | £100 |
| - Other Money & Documents Limit | £100 | £100 |
| - Passport | £500 | £500 |
| Personal Liability | £1,000,000 | £1,000,000 |
| Missed Departure | £250 | £250 |
| Overseas Legal Expenses and Assistance | £10,000 | £10,000 |
| Course Fees | £10,000 | £12,000 |

Full terms and conditions of cover can be found in the policy documentation.

Important information

This page contains important information about the provision of your insurance policy, the regulator status of the insurance provider and the complaints procedure for Kaplan Care. Please read this information carefully before completing the declaration and making your application.

Insurance policy provider

This policy is provided by AXA Travel Insurance Ltd and underwritten by Inter Partner Assistance IFSRA registration number NL161 with its registered address at 10-11 Mary Street, Dublin 1, Ireland. Inter Partner Assistance is a branch of the Inter Partner Assistance S.A. Avenue Louise 166 bte1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. All companies are members of the Global AXA group.

This insurance cover is arranged by Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, GL51 4UE, which is authorised and regulated by the Financial Services Authority (FSA).

Our FSA Register number is 304295. This can be checked on the FSA register by visiting www.fsa.gov.uk.

Your travel insurance policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance.

Regulator status

Kaplan International Colleges is an appointed representative of Endsleigh Insurance Services Ltd which is authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting www.fsa.gov.uk.

Complaints procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of your insurance policy. If you are unhappy with any aspect of our service, please contact in the first instance the person who originally dealt with your enquiry. Alternatively you can contact us by:

- Telephone: 0800 085 8698
- Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

You may at any time contact the Quality Manager at AXA Travel Insurance at PO BOX 57325, London, E1W 1XX.

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Contacting the Ombudsman will not affect your right to take legal action against us.

What if I change my mind?

You can cancel your policy at any time. We will refund your premium less a charge for the time you have been insured, provided you have not travelled or your policy has not been terminated following a claim, in which case no refund will be due. A £20 cancellation fee will be deducted from any refund due.

Frequently asked questions

If I need to make a claim, when should I make it?

Claims should be made as soon as possible after the date of the incident for which you are claiming. Claims must be made within 28 days of the incident.

What should I do if my baggage, money, passport or travel documents are lost, stolen or damaged?

You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft.

If items are lost, stolen or damaged while in the care of a carrier, Transport Company, authority or hotel you must report the details to them in writing and obtain written confirmation.

If items are lost, stolen or damaged whilst in the care of an airline you must obtain a Property Irregularity Report from the airline, give formal written notice of the claim to the airline within the time limit listed in their conditions of carriage (please retain a copy), and retain all travel tickets and tags to submit to us. Please keep receipts for items as these will help to substantiate their claim.

What do I need to do in the event of a travel delay?

You must obtain confirmation from the airline, train, coach or Ferry Company (or their handling agents) in writing of the number of hours of delay and the reason for the delay. Please contact us as soon as possible preferably by phone outlined (above or at the back of this leaflet) and our trained claims staff will be happy to help you.

Is there a refund if I do not make a claim within the period of insurance coverage?

There are no refunds even if there are no claims made within the period of coverage.

What is the period of coverage?

Cover for expenses owing to cancellation will start from the time all insurance fees have been paid in full. All other cover will start from the period of the first leg of any flight journey to the UK.

What type of activities would I be covered for while I am abroad?

Over 90 sports and activities are automatically included for no additional charge and most are covered in full however often you undertake them during your trip.

Can I take any leisure trips under this policy while I am studying in the UK?

If you have purchased the Kaplan Care policy, you can take leisure trips to Europe for a maximum of 21 days. This is the maximum number of days allowed during the period of insurance.

Why does Kaplan propose that its students use Kaplan Care over other insurance policies?

Endsleigh, the provider of Kaplan Care insurance, have been insuring students for over 40 years. They have a reputation in the UK as being one of the premier providers of insurance for students which comes from being able to draw on that wealth of experience.

If I need make a claim on my insurance policy, what should I do?

- All medical claims are handled by AXA Assistance. You can reach AXA Assistance 24/7 by calling +44 (0) 845 271 4472 or +44 (0) 203 0609 671 (if the 0845 number is not accepted).
- All non-medical claims are handled by Endsleigh, under a delegated authority. The telephone number for non-medical claims is +44 (0) 870 241 6927.

Frequently asked questions (continued)

CANCELLATION POLICY

When can a policy be cancelled and a refund issued?

A policy can be cancelled at any point from the date of issue to the start date of the policy and you will receive a refund. We will return a proportionate refund of the premium you have paid in respect of the unexpired term of this policy unless you have travelled or a claim or an incident likely to give rise to a claim has occurred during the current period of Insurance. In the event you have travelled or a claim or an incident likely to give rise to a claim has occurred, no refund of premium will be given.

Can a policy be cancelled after the start date (the arrival date in the UK)?

The policy can be cancelled at any time, after the start date has passed providing a claim or an incident likely to give rise to a claim has not occurred during the Period of Insurance. In these instances we would cancel the policy but we would NOT issue any refund on the policy as full cover will have been in place. The student will also have to pay a cancellation fee.

If the policy is cancelled within 14 days of issue, will I get a refund?

Yes, the student has the right to change their mind. You may cancel your policy and all associated cover sections within 14 days starting from the start day of the insurance. This is the date the policy is issued, not the date that it starts. You will however be subject to a £20 cancellation fee.

If I cancel after 14 days or more, will I get a refund??

Yes, we will return a proportionate refund of the premium you have paid in respect of the unexpired term of this policy unless the student has travelled or a claim or an incident likely to give rise to a claim has occurred during the current Period of Insurance. (Please note, the cancellation section of your policy commences on the day your policy is issued to cover you for any cancellations, therefore if you cancel, you will be charged between the period between issue date and travel date). In the event you have travelled or a claim or an incident likely to give rise to a claim has occurred, no refund of premium will be given. A £20 cancellation fee will apply to any cancellation made.

What is an adjustment and when is it required?

An adjustment is when the student requires details within their contract of insurance to be changed. This could include changing the intake date, duration or increasing the cover levels.

In order to make adjustment to your policy please contact your agent or your Kaplan representative as soon as you know this might happen. With the new changes we will then process the change and inform you of the additional premium/refund.

Thank you for choosing Kaplan Care. We wish you a safe and pleasant stay!

Reminder of important contact details:

- All medical claims: +44 (0) 845 271 4472 / +44 (0) 203 0609 671
- All non-medical claims: +44 (0) 870 241 6927
- If you have further queries about Kaplan Care, email kicinformat@kaplan.com

Information is correct at the time of publication and is subject to change. Published July 2011.