

#### EMERGENCY PROCEDURES

Contact the 24 Hour Emergency Assistance Number.

1. Within 24 hours of admission to Hospital, or if incapacitated, as soon as reasonably possible.
2. For any benefit where prior approval is required
3. Prior to incurring ANY medical expenses.

**ERV Emergency Assistance**  
+34 91 344 11 55

## KEY FACTS

This insurance is available only to persons under the age of 70 who have booked an Academic Course with the Policyholder and for whom the appropriate premium has been paid prior to travel including Leisure trips within Europe up to a maximum of 21 days per trip.

This policy summary is essential reading and will help you understand the insurance by setting out significant features, benefits, limitations and exclusions. The summary does not contain the full terms and conditions. These can be found in the Policy document.

### Purpose of the Insurance

This insurance cover provides financial protection and medical assistance during your Academic Course.

### Insurance Provider

COMPAÑÍA EUROPEA DE SEGUROS, S.A., with registered head office in Alcobendas (Madrid), Avda.de La Vega, 24, which carries the risk agreed in the contract; the General Insurance and Pension Funds Directorate of the Ministry of the Economy of Spain is in charge of overseeing and controlling the business.

This insurance is administered by Globalguard International Insurance Services Ltd., trading as Guard.me International Insurance, registered address 89 New Bond Street London, W1S 1DA, authorized and regulated by the Financial Conduct Authority, number 509721.

### Period of Cover

- a) Trip Cancellation: This cover will come into force on the date for which the INSURED have reserved the trip with the respective agency and will expire on the date that the trip begins. This cover will not be valid if contracted on the date of the trip.
- b) All other covers: These covers will come into force on the date on which the trip begins and will expire on the date on which it ends, in accordance with the travelling conditions chosen and notified by the POLICYHOLDER to the INSURERS.

### Significant Features and Benefits

Section	Sub-Section	Benefit Amount / Limit of Indemnity*	Excess
1. Personal Accident		€25,000	NIL
2. Medical	Emergency medical & repatriation expenses	i. €2,500,000	NIL
	Hospital confinement benefit	ii. €100 (€20/24 hrs)	NIL
	Emergency dental treatment	iii. €150	NIL
	Funeral expenses	iii. €2,000	NIL
3. Cancellation	Cancellation as a result of serious illness, death or redundancy; AVAILABLE ONLY TO EEA ORIGINATING TRIPS AS DEFINED IN THE POLICY DOCUMENT	€7,500	NIL
4. Curtailment		€7,500	NIL
5. Travel Delay Benefit	Travel delay benefit	i. €280(€20/12 hrs)	NIL
	Abandonment / Disruption / Missed departure	ii. €7,500	NIL
6. Personal Items	i. Personal effects / Possessions	i. €2,000	NIL
	ii. Single item limit	ii. €250	NIL
	iii. Valuables	iii. €250	NIL
	iv. Personal Money	iv. €250	NIL
	v. Replacement documents	v. €250	NIL
7. Luggage Delay		€100 (after 12 hrs)	NIL
8. Personal Liability		€1,000,000	NIL

\*€ shall mean Euros

### Aggregate Limit of Liability

ERV shall not be liable for any amount in excess of the amounts shown below. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Per Event overall under Section 1. Personal Injury	€1,000,000
Per Journey or event overall under Section 3. & 4. Cancellation and Curtailment	€75,000

**ERV Emergency Assistance:** In the event of a medical emergency, telephone ERV Emergency Assistance on: **+34 91 344 11 55** at any time of the day or night, 365 days a year. ERV Emergency Assistance will give you advice and assistance in the event of any medically-related emergency.  
**Please quote your name, the Contract and Certificate Number and period of insurance. Please remember to give a telephone number where you can be contacted.** ERV Emergency Assistance will decide the most appropriate course of action to help you through the emergency – **do not try to find your own solution.**

### Significant Exclusions-

 (See General Exclusions and the Specific Exclusions for each Section of the policy).

There are some situations for which the Insured Student is not covered. These generally involve anything the Student already knows about or that are caused by deliberate or illegal acts on the part of the Insured Student. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- Participation in activities and/or sports generally considered as high-risk or extreme (See ANNEX 2 for the list of activities and sports covered by this policy).
- Sea cruises.
- Flight cancellations and delays caused by volcanic ash clouds.
- Consequences of Cyber Terrorism.
- Any claims for illness or bodily injury deriving, directly or indirectly, from a disease having affected the insured, or having been treated or diagnosed, in the 12 months immediately preceding the trip start date.
- Travelling against medical advice or in order to seek medical treatment.
- Claims suffered as a consequence of acts of terrorism and/or war.

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy for full details.

### Claim Provisions

You must notify ERV Claims Service as soon as possible upon the occurrence of any Insured Event that may give rise to a claim if the value of the claim exceeds or is likely to exceed € 500. Cover will not apply if you notify ERV more than 60 days after the occurrence of any Insured Event.

- 1) Check the Policy Schedule and Policy Wording to see whether the loss is covered.
- 2) Contact ERV Claims Service during normal office hours, Monday to Thursday, 09.00 to 14.00 and 15.00 to 18.00 . Friday 09.00 to 15.00. Tel. +34 91 387 46 97, e-mail [siniestros@erv.es](mailto:siniestros@erv.es) as soon as possible, quoting your Contract number, Certificate number and tell us what has happened.
- 3) Please remember to keep relevant original receipts (not photocopies) as they will be required for any claim.

### Complaints Procedures

We sincerely hope you will not need to complain about your insurance Policy or claims settlement. However, if you do wish to complain please forward details of your complaint to:

Servicio de Atención al Cliente  
ERV. Europea de Seguros.  
Avda. de la Vega, 24  
28108 Alcobendas. Spain.  
email: [sac@erv.es](mailto:sac@erv.es)  
[www.erv.es](http://www.erv.es)

If the matter still cannot be resolved to your satisfaction you should write to:

Comisionado para la Defensa del Cliente  
Paseo de la Castellana, 44  
28046 Madrid

El Comisionado para la Defensa del Cliente can only deal with your claim after you have followed the full complaints procedure. If you use the 'Complaints procedure', your right to take legal action against us is not affected.