

CMT LEARNING LTD

INTERNATIONAL STUDENT INSURANCE

Insurer: The CMT Learning Ltd International Student Insurance is underwritten by AXA Insurance

Period of Cover: 2012 academic year

CMT Learning Ltd has partnered with Endsleigh to provide you with your insurance whilst you study with us. We are working together to ensure you have adequate Insurance for your time spent studying in the UK. You will be covered under the CMT Learning Ltd policy which has been specially designed for overseas students studying in the UK.

Key Benefits:

Medical Expenses - £2,000,000

- If you are taken ill or have an accident we will pay your emergency medical bills and hospital costs that are not covered by the National Health Service
- The cost of bringing a friend or close relative to the UK to visit you following a medical emergency
- Additional costs incurred to repatriate you if medically necessary
- Reasonable costs to return home if a close relative is seriously ill
- Emergency dental treatment for the immediate relief of pain up to £500

Cancellation - £3,000

- If you cancel the course prior to arrival due to an accident, illness or sickness the student will be able to claim back the costs of pre paid travel and accommodation

Course fees – up to £8,000

- If you have to cancel your course, cut it short or repeat it due to accident or sickness of yourself or close relative, we will reimburse your prepaid course fees proportionately

Baggage cover - £1,000

- You will be reimbursed if your luggage is lost, stolen or accidentally damaged up to £1,000
- We will help replace your passport, or visa if they are lost or stolen up to £500
- Money stolen either from your person or while locked away will be replaced up to £100

Personal Accident – up to £30,000

- Payment for permanent loss of, or loss of use of limbs or senses or death

Liability - £1,000,000

- If you accidentally injure someone or damage their property, we will cover your legal liability

Overseas Legal Expenses – £10,000

- Advice and assistance to take legal action is covered

Cover for over 90 sports and activities are included as standard under this policy and full details are available within your policy document.

Principal Exclusions

- 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
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim
- 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
- 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 9 p.m. and 9 a.m. or; between 9 a.m. and 9 p.m. 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

Useful information

How to make a Claim:

For Medical assistance please call +44(0) 845 271 4472 (24hr) or +44(0) 203 060 9671 (24hr). For Legal expenses call +44(0) 870 350 5716 (24hr). For all other claims please call +44(0) 0844

Cover details:

The cover provided by **CMT Learning Ltd International Student Insurance Policy**, which has been arranged by AXA insurance.

About this summary of insurance:

This is a summary of the cover and does not contain all of the terms and conditions of the Policy. For your full terms and conditions please see your policy booklet.