



Part of **HOWDEN**

International student travel insurance

Specialist insurance for language schools and their international students travelling to the UK



Experts in international student travel

Endsleigh has over 55 years' experience in the education market and as part of Howden, the world's largest privately owned insurance broking group, have access to market leading products and insurers.

We are experts in protecting international students. Whether it's protecting irrecoverable pre-paid costs if a student must cancel or cut a trip short due to unforeseen events; or if a student is injured or unwell whilst in the UK, covering emergency medical treatment and repatriation costs.

As educational insurance specialists, we offer flexible cover options tailored to your requirements with market leading prices, the ability to earn revenue on individual products as a regulated partner, and your own dedicated account manager.

For your commercial insurance needs, your own dedicated account manager will support you in creating a tailored package, with excellent levels of customer service. Our proactive approach means our team of experts regularly reviews your cover to ensure it continues to fit your needs.



Best Student Insurance Provider in the Insurance Choice Awards 2021, 2020, 2019, 2018 and 2017 for being recognised as the leading student insurer in the UK.



The education sector is our heritage

Over 800 schools, colleges and universities in the UK already count Endsleigh as their trusted partner.

Endsleigh was originally formed in 1965 at a time when students were experiencing difficulties in obtaining competitive insurance. Today we are the No. 1 student insurance provider in the UK.

Our long-established specialist education insurance team covers a wide range of education sectors including state schools, independent education, boarding schools, further education, universities and specialist private language schools. Our highly experienced account managers pride themselves on their expertise, developed through appropriate industry qualifications and years of experience in the specialist education sector.

HOWDEN

Endsleigh is part of Howden, the largest independently owned insurance group in the world and the largest UK-owned broker.

As part of the Howden family, Endsleigh delivers value to its customers, people and partners through enhanced capability and capacity provision, including insurance specialisms, and wider access to up-to-the-minute thinking on risk management trends, complex risk and case management buying power, accessing the whole AA-rated market global licensing arrangements.

Market expertise

Working in partnership with English UK for over 15 years as their preferred insurance provider.



With English UK's unique insight into the international student market and our expert insurance knowledge, we have collaborated to produce a policy specifically designed for international students to provide comprehensive protection to students coming from around the globe, giving peace of mind against a number of unforeseen risks.

"We greatly value our partnership with Endsleigh Insurance, which has delivered financial assistance, security and peace of mind for many hundreds of thousands of English language students studying with English UK member schools over the years. Following the impact of COVID-19, Endsleigh now partner with most English UK member schools, where their travel insurance policies are giving their students the confidence to return to educational travel.

Endsleigh have demonstrated how motivated they are in supporting English UK and the UK ELT sector in our roadmap to recovery, by ensuring that their policies are up to date to include a variety of COVID-19 cover sections and continuously developing new ideas to support our members and their students.

We look forward to many years of continued support in future."

Huan Japes, Membership Director,
English UK



A world of protection

Cover for international students

We recognise that international students often have more complex insurance needs, and their parents naturally want additional assurances that their children are properly protected throughout their stay in the UK.

Our specialist international students insurance policy, developed exclusively for non-UK national students travelling to the UK to study, will help make sure your students are protected from the moment they apply to study at your institution, through their journey to the UK, and until they return home.

Cover includes:

- Cover for personal possessions
- Reimbursing prepaid course fees for curtailed study
- Costs of bringing a relative to the UK following a medical emergency
- Medical costs not covered by the NHS
- Legal liabilities for third party damages



COVID-19 cover for international students

Endsleigh will continue to protect international students returning to the UK against COVID-19, including all its variants.

Our travel insurance policies for international students now include certain risks in relation to COVID-19, including the following:

Endsleigh's key objective is to support education providers to offer confidence to international students to return to the UK for face-to-face teaching, with the knowledge that their health, wellbeing and financial risks will be protected against COVID-19.

Our travel insurance policies for international students include specific risks in relation to COVID-19, which are included under our 'emergency medical and other expenses' section of cover whilst the student is in the UK. This includes the following:

Student health is our No.1 Priority

If an insured student is diagnosed with COVID-19 and falls ill while studying in the UK, we will pay expenses incurred relating to emergency medical, surgical, hospital, ambulance, nursing fees, repatriation and additional charges for necessary treatment that may be required.

Financial protection whilst in the UK

If an insured student has been diagnosed with COVID-19, the policy will cover additional expenses related to transport or accommodation not exceeding £1,000.00, only if it is deemed medically necessary for the student to stay in the UK beyond their scheduled return date as a result of being unfit to travel.

This includes, with the prior authorisation of the Emergency Assistance Service, the cost of additional transport or accommodation expenses for up to two close relatives, or friends, to either travel, or remain in the UK, with the student and escort them home.

Extended duration in cover for delays in returning home

If an insured student cannot return home due to reasons outside of their control in relation to the pandemic, their insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst they attempt to return home. This will allow the student to remain on cover and continue to have protection for all sections of the insurance policy (i.e. medical cover, personal accident, baggage, personal liability, missed departure).

As the UK's leading student insurer, it is paramount for Endsleigh to continue to ensure our policies include relevant protection for students for their return to the UK and will continue to develop our products further as time progresses.

With this in mind, we have enhanced the levels of cover in relation to COVID-19 risks with an additional cover section which can be added to the standard policy (subject to an additional premium).

Daily hospitalisation benefit

In addition to the emergency medical expenses cover provided as standard, if the insured student is admitted to hospital in the UK as an in-patient whilst on a trip during the period of cover due to contracting COVID-19, the policy includes up to £100 for every complete 24 hours the student is required to remain in hospital as an in-patient, up to a maximum of £1,400 in total.

"At Elac Study Vacations we managed to deliver a successful summer course in July and August 2021. The success of the course was hugely supported by the services Endsleigh Insurance provided to our students. In a COVID-19 impacted summer we relied heavily on following certain strict safety protocols but were able to reassure our partners, parents and students that the insurance coverage was in place when required. We did have some claims we needed to make that related to COVID-19 and Endsleigh supported us every step of the way which made the claims process so much easier and efficient. Toby and his team provided invaluable support through every step of the process."

Tim Cooke
CEO - Elac Study Vacations



Cover is subject to the definitions, general conditions, claims conditions, important conditions relating to health and the general exclusions applicable to all sections of the Group Policy.

Our policies

Our range of policies have been developed to provide effective protection for your organisation and students.

Through expert consultation, our account managers will tailor your portfolio of insurance so you can be confident you have the right cover options in place. Together, we can create a safer future for your students.

Supporting your students

Cancellation or curtailment

Cover for irrecoverable unused costs of a trip which the student has prepaid or contracted to pay if the trip has to be cancelled or cut short as a result of an unforeseen event such as an illness, injury or death.

Course fee cover

Financial protection for irrecoverable prepaid course or tuition fees which has been unused if the student is unable to continue their studies due to an unforeseen event such as an illness, injury or death.

Medical emergency and other expenses

Should a student be injured or become unwell whilst on a trip, we will pay the costs for any medical treatment, hospital and ambulance fees, as well as cover for emergency dental treatment. With additional options to increase cover to private medical services.



Medical repatriation costs

Cost for transport and accommodation expenses for close relatives to travel to the student in the UK. Including reasonable additional costs for funeral expenses or returning their body to their home country following a death.

Baggage and personal possessions

We will cover the students if their personal belongings are accidentally lost, damaged or stolen during their time studying in the UK.

Personal money, passport and documents

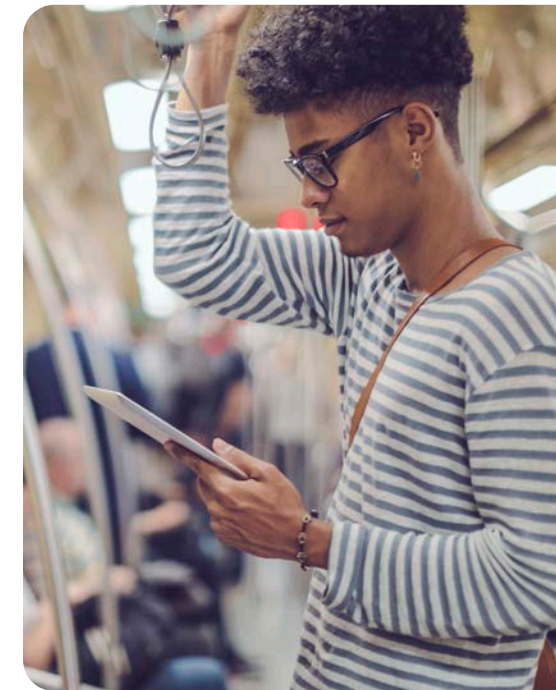
Accidental loss, theft of or damage to personal money and important travel documentation such as a passport or visa. This includes reasonable additional travel and accommodation expenses incurred whilst abroad to obtain a replacement.

Missed departure

The cost of additional transport and accommodation costs if the student has missed their transport from or to their home country as a result of an insured event.

Professional counselling

We understand that student safeguarding and wellbeing is paramount. We have included cover for the cost of professional counselling if the student suffers any stress, anxiety, depression or any other mental or nervous disorder.



Supporting your organisation



Financial protection

Protecting your organisation's income by reimbursing the cost of any course fees which a student is contractually liable for but is unable to pay due to an unforeseen event.



Personal liability

Providing you with peace of mind that your students are covered if they are legally liable to pay any compensation following accidental damage to property or causing injury to someone. Protecting your organisation's reputation during a legal dispute.



Personal accident

Providing your students and their families with invaluable financial security whilst studying in the UK, should the student be involved in an accident resulting in a permanent bodily injury or death.



Extended cover

Our policies will also cover your students for up to 21 days for leisure trips across Europe.

As well as extending cover for trips anywhere in the world if it is a part of the student's course. Saving you and your students time and money in purchasing additional cover.



Sports and activities cover

You will also benefit from the cover we provide as standard for over 100 different sports and activities arranged under the supervision of your organisation, saving you and your students additional costs in seeking alternative specialist insurance cover.



"It is a pleasure to work with Endsleigh Insurance. Our partnership means we can offer an extra level of security and peace of mind to students wishing to travel to the UK and study here at Bell. Their customer service is excellent, the team always do their utmost to assist us in any way they can, particularly with questions outside of the usual cover we require.

During the COVID-19 pandemic this has been especially valuable with the Endsleigh team being very helpful and supportive. Any claims have been dealt with swiftly and efficiently, making the process smooth and stress-free for us and our students. We look forward to continuing our partnership in the future."

Catrin Diamantino, CEO, Bell Educational Services



"We have been working for over ten years with Endsleigh Insurance to provide cover for our students' travel. The friendly and efficient service provided by the Endsleigh team is outstanding. If you need any help or support you are guaranteed to always have a friendly voice at the other end of the telephone or a prompt email response. We are looking forward to many more years of a productive partnership."

Sandro Saviolo, Operations Director, Wimbledon School of English

International student crisis insurance

Providing dedicated emergency assistance and financial protection for crisis situations involving international students studying in the UK.

If one of your international students was involved in a serious accident and lost their life due to a severe illness or injury, would you know how to deal with this tragic situation and do you have the correct level of insurance cover in place?

Our 'emergency medical and other expenses' section of the Endsleigh policy includes 24/7 assistance through our partner CEGA, where they will manage all aspects of a crisis situation, in the event an international student requires repatriation to their home country and the financial protection to conduct this complex operation.

What's covered?

- In the event of a student's serious illness (including COVID-19) or injury while in the UK, costs of appropriate and suitable transport to repatriate the student to their home country.
- In the event of a student's death while in the UK, costs of funeral expenses and appropriate and suitable transport to repatriate their body or ashes to their home country.
- In the event of either of the above, costs of transport and accommodation expenses for two family members, or close friends, to travel from their home country to the UK, and to accompany the student on the return journey.

Real life story

In 2018, an international student studying an undergraduate degree at a UK University was unfortunately involved in a road traffic accident. As a result of this incident, the student sustained serious injuries, which required emergency medical treatment and where the student was hospitalised. Due to the significance of the injuries, tragically the student lost their life and passed away whilst within the UK.

The Endsleigh travel team worked alongside CEGA, our emergency medical assistance providers, to offer additional support to the education provider and the student's family during this difficult time. This involved arranging suitable transport for the student's immediate family members to travel to UK. The policy covered the costs of flights, accommodation, and ongoing transport for the student's mother, brother, uncle and fiancé whilst they were in the UK.

Endsleigh and CEGA worked together to arrange the formal repatriation of conveying the student's ashes back to their home country. The policy also covered the cost of arranging a multilingual professional counsellor to support the family.

Following the safe arrival of the students ashes back to their home country, Endsleigh and CEGA were able to extend their support in covering the costs and funeral arrangements on behalf of the family.



Flexible insurance models built for you and your students

With our latest industry challenges, we have made our insurance models as financially flexible as possible to support our partners.

Our flexible insurance models provide the opportunity for you to include a travel insurance solution as a value-added service for your students, marketing the cover as a unique selling point to provide confidence to travel or maximise commercial revenue for your organisation.

Both of our partner models are arranged on a flexible basis, meaning there is no upfront cost to set up a partnership agreement with us, and we'll only collect premiums based on the number of insured student weeks declared to us on a monthly basis.

Inclusive – including the insurance as part of the package

You have the option of arranging your cover on an 'inclusive' basis – whereby all students are provided cover under one policy and the cost is included as part of the school fees. Not only does this provide you and fee payers with peace of mind, but it also allows you to have control knowing that all students are automatically covered.

Due to COVID-19, there is an overwhelming concern that many students are either left to take out policies themselves, which may not offer the level of cover they may need or students in many cases are travelling without any insurance protection at all. Through our inclusive model, you will be sure that all your students will have the full protection they require and will be provided with the same level of service through Endsleigh.

Opt-in: offering the insurance as a value-added product

You give students the option to take out cover as an additional benefit, and we'll work with you to include the insurance offering as a part of the admissions process and within your booking platforms. If the students choose to include the policy, you collect the premiums and we will invoice accordingly on a monthly basis.

With our 'opt-in' model, you will also have the option of becoming a 'regulated' partner, meaning you will have the ability to generate an agreed commission on every policy sold, which can be a highly valuable additional revenue stream for your business.

If you choose to become a regulated partner, we will support you and your sales teams with all the relevant insurance training, materials and documents required to make offering insurance extremely simple and easy to manage with very limited administration.



Some of our outstanding partnerships



"At Elac Study Vacations we pride ourselves on the long-term partnerships we have with our clients, staff and suppliers. It is therefore always a significant decision when we decide to look at alternative options for certain services.

We decided to do this with our student insurance coverage and couldn't be happier with the new partnership we have at Endsleigh Insurance. Endsleigh team have provided us with the best service we could have imagined. They are always available to support us, answer any queries we have and do all of this with amazing efficiency.

We look forward to growing our business together over the coming years and feel assured that Endsleigh will be there with us to support our students when they need it most.

Thanks for all that you do for us!"

Tim Cooke, CEO Elac Study Vacations



"Exsportise has been working with Endsleigh for its student travel insurance since 2020. The team have gone to great lengths to understand our Summer School and have even managed to adapt their standard policy to suit our specific business needs in terms of including certain higher risk sports in the insurance provision. Toby and his colleagues have proven themselves to be highly responsive, always answering emails promptly to offer peace of mind and great customer service."

Steve Wood, Managing Director, Exsportise



"Endsleigh Insurance Services have been our student insurance partner since 2016 and we can highly recommend them for their expertise and professional approach. The Endsleigh team worked closely with us to truly understand the needs of our international students and created bespoke insurance products to fit our requirements."

Luke Kinneavy, Head of Procurement,
Cambridge Education Group



"I've found Endsleigh to be organised and receptive when it comes to the needs of our business and students. They are quick and detailed in their procedures, allowing enquiries and claims to be processed with great ease."

David Goodier, Manager, Oxford International Education Group



"We have been working with Endsleigh for many years and they are a pleasure to work with. They always understand our needs and tailor their products to match our requirements. They are very friendly, responsive and highly efficient."

Alistair Walker, Owner/Director,
Lewis School of English

Support when it's needed most

Our customers value the security provided through our long-standing and successful partnership with Zurich.

Zurich Insurance plc are one of the largest general insurers in the UK and are highly regarded by the biggest industries across the globe.

Zurich Insurance plc is a wholly owned subsidiary of Zurich Insurance Group Ltd, and the main legal entity for writing non-life insurance business across Europe.

Zurich Insurance plc has a Standard & Poors financial strength rating of AA- (very strong)*.

***Source: Standard & Poors 2023**

<https://www.zurich.com/en/investor-relations/ratings>



"The backing we receive from our reliable insurer offers our partners many benefits, allowing us to continuously keep your policies fit for purpose and make necessary amendments to your cover throughout our agreement if required. By partnering with us, you can have the confidence that you are not only endorsing a globally known insurer to your students, but also a financially secure and reputable company."

William Brunwin, Head of Education Division, Endsleigh Insurance

Partnered with the UK's market leading medical assistance provider

In the event of a claim, your students will be supported by CEGA's dedicated team who will have a clear understanding of our partnership and your students' needs.



As one of the leading providers of medical and security assistance, CEGA will be able to assist your student anywhere in the world:

- International emergency medical assistance
- In-house medical team for remote location medical support
- Air ambulance services, repatriation and emergency evacuation
- Multilingual doctor and nurse escorts
- Crisis management
- Translated policy documentation in primary languages

The care of our insured students is paramount to both Endsleigh and CEGA. Whatever the challenge, wherever it occurs, CEGA handles every case compassionately and effectively. We pride ourselves on always putting the student first.

Bespoke commercial insurance

Successfully managing commercial risks will help support the operational management of your organisation.

Our experienced team will tailor your portfolio of insurance so you can be confident that you have the right cover options in place. We arrange protection against a wide range of risks and provide comprehensive cover including but not limited to the following:

Public liability

Insures your institution's legal liability to pay damages from claims by third parties, including visitors and students, for death, bodily injury or damage to property and covers the costs of compensation to anyone who is injured by any products supplied by the institution.

Employers liability

Provides indemnity in respect of your institution's legal liability to pay damages for death, illness, injury or disease of any employees, governors, trustees or work experience trainees arising out of their employment with you.

Buildings and contents

Cover your assets such as buildings, contents, fixtures/fittings, tenant improvements, stock and any other equipment which is essential for your organisation to run. Cover can include fire, flood, theft, accidental damage, malicious damage and a number of other perils as

well as insurance for portable items used outside the place of business.

Business interruption

Provides cover for your institution if you are unable to continue operating as a result of an insured peril i.e. fire or a storm. This insurance covers the loss of income or additional costs incurred following physical damage to your property.

Professional indemnity

Protects you against claims made in respect of your legal liability for losses arising from a breach of professional duty.

Management liability (also known as directors and officers liability and trustees indemnity depending on your type of organisation).

Protects the personal liability of individuals in positions of authority if a claim is made against them for committing a wrongful act, including breach of trust/duty and breach of health and safety.

Legal expenses

Access to legal assistance including employment disputes, contract disputes and tax protection. A legal helpline is also included to provide expert support and advice.

Cyber liability

Designed to support you and protect you in the event of data breach or if you are the subject of an attack by a malicious hacker that affects your computer systems. Cover can also be extended to include monetary theft as a result of hacking.

Business travel

Cover for you and your staff on business trips, including emergency medical expenses, repatriation, cancellation, delay, personal liability and loss of money. A 24-hour emergency helpline offers total.



You will receive an efficient and straightforward customer experience that is tailored to your insurance needs. Partnering with our customers and our insurer partners allows us to meet all your insurance needs by offering a wide choice of innovative products and services.

Our customer promises are:



Understanding your insurance needs; we are specialists with deep sector and insurance knowledge.



Being here when you need it most; we match our service to your preference, be that face-to-face, by phone, or email.



Helping you navigate your insurance: we communicate simply, clearly, concisely, and on time.



More reasons to choose Endsleigh...



Specialists in the education sector with over 55 years' experience.



We conduct a comprehensive review and tailor our products and services to the needs of your students and institution.



Long-standing relationship with English UK, the leading association of accredited language institutions in the UK and regarded as their preferred insurer.



Flexible ways of offering products to your students, including the opportunity for your institution to earn additional revenue.



Supported by one of the largest general insurers in the UK, Zurich Insurance plc, and an award winning claims handler specialising in international medical assistance, CEGA.

"The entire process of becoming a partner was totally stress free thanks to the support received from Endsleigh during the application and training process. The ongoing excellent customer service is impressive to say the least. The team always responds to our queries promptly with a high level of professionalism, nothing seems to be too much trouble."

Wayne Spicer, Accounts Manager, Anglo-Continental



Get in touch

✉ travelteamenquiries@endsleigh.co.uk

🌐 endsleigh.co.uk/education/international-education-providers/



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