

SECTION	STUDENT INSURANCE (STUDENT - as defined in the General Definitions on page 17) Student age limits are between 16 (sixteen) and 40 (forty) years of age only. THIS COVER APPLIES TO THE FOLLOWING CARDS: ALL CARDS	SUM INSURED			
1	<p><i>CANCELLATION and CURTAILMENT (of a Insured Journey by a Student following the Death of an Immediate Family member):</i></p> <p>Up to the invoiced cost, or up to a maximum limit of €500 (whichever is the lesser).</p>	<p>Up to €500 ★ Excess: €75</p>			
NOTE	No cover is afforded to a Student below 16 years of age or who has attained the age of 40 years.				
2	<p>PERSONAL ACCIDENT</p> <p>Death by Accidental Bodily Injury: Loss of one or more Limbs or one or both Eyes: Permanent Total Disablement: For a Student aged under 18, the maximum payment for Death by Accidental Bodily Injury is:</p>	<p>€50,000 €50,000 €50,000 €10,000</p>			
NOTE	No cover is afforded to a Student who is below 16 years of age or who has attained the age of 40 years.				
	The maximum amount of all benefits under Section 2 for one or more injuries sustained by a Student during the Insured Journey shall not exceed the largest amount stated in this Schedule.				
3(a)	<p>MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Insured Journey abroad outside of the Country of Domicile of the Student): Including Emergency Evacuation and Repatriation Expenses.</p>	<p>Up to €17,500 ★ Excess: €500</p>			
NOTE	No cover is afforded to a Student who is below 16 years of age or who has attained the age of 40 years.				
3(b)	DAILY HOSPITAL BENEFIT	NOT COVERED			
4(a)	<p>LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per STUDENT</p> <p>Cover is restricted only to "checked-in" Baggage and personal effects whilst in the care, custody and control of the airline or other Common Carrier (or their baggage-handling agents).</p>	<p>Up to €500 ★ Excess: €100</p>			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Proof of Value or Original Receipt Limit: €250</td> <td style="width: 33%;">Maximum Single Article Limit: €250</td> <td style="width: 33%;">Cellular or Mobile Telephones:</td> </tr> </table>	Proof of Value or Original Receipt Limit: €250	Maximum Single Article Limit: €250	Cellular or Mobile Telephones:	NOT COVERED
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4(b)	<p>TEMPORARY DEPRIVATION of BAGGAGE per STUDENT (due to delay, or Common Carrier misdirection in delivery).</p> <p>Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:</p>				
4(b)1:	<p>OUTWARD Insured Journey (after more than a 6 Hour Baggage Delay):</p> <p>Reimbursement of up to €40 per Hour of Delay, ONLY for receipted essential items purchased abroad.</p>	<p>Up to €400 (maximum limit)</p>			
4(b)2:	On a RETURN Insured Journey (home) to the Country of Domicile of the Student, there is NO Baggage Delay Insurance cover.				
IMPORTANT	The Student MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged or Delayed Baggage.				
PROVISION	The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item, Pair or Set.				
NOTE	Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).				
5	MONEY	NOT COVERED			
6(a)	<p>TRAVEL DEPARTURE DELAY per STUDENT (provided that the Student eventually departs on the Insured Journey).</p> <p>A compensation benefit if departure is delayed for more than 12 Hours: A compensation benefit if departure is delayed for more than 18 Hours: A compensation benefit if departure is delayed for more than 24 Hours: Maximum payment in all (on an Outward or Return Insured Journey) – up to €200 per Student.</p>	<p>€100 €150 €300</p>			
6(b)	ABANDONMENT	NOT COVERED			
6(c)	<p>MISSED CONNECTION per STUDENT</p> <p>Reimbursement of reasonable receipted additional ticket to travel expenses following a missed connection.</p>	Up to €500			
IMPORTANT	<p>There is NO Denied Boarding Insurance cover. Such expenses <u>must</u> be reimbursed by the airline, shipping line or other Common Carrier.</p> <p>There is NO cover for Delays in arrival times for any reason.</p> <p>Claims cannot be made under Section 6 and under Section 1 for the same incident or event.</p>				
PROVISION	On a RETURN Insured Journey (home) to the Country of Domicile of the Student, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00.				
7	<p>PERSONAL LIABILITY</p> <p>As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.</p>	Up to €500,000			
8	<p>LEGAL EXPENSES (including the costs of consultation):</p> <p>Arising out of Death, Bodily Injury to, or illness of, a Student, caused by a third party.</p>	Up to €750			
9	<p>HI-JACK and KIDNAP (for each complete 24 Hour period that a Student is illegally held or is in detention):</p> <p>Payable for up to 30 days and up to a maximum amount of:</p>	<p>€40 per complete day €1,200</p>			
10	<p>DOCUMENT REPLACEMENT</p> <p>Replacement of books or other study or work materials loaned or belonging to a Student.</p>	NOT COVERED			
11	CATASTROPHE	NOT COVERED			

	For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.	
12	MUGGING (or violent personal assault that results in a serious bodily Injury).	NOT COVERED
13	LOST or STOLEN DOMESTIC KEYS	NOT COVERED
*	EXCESS (or Excess) is the first part of each and every loss or claim for which the Cardholder (or Insured Person) is responsible for and which is not payable by the Insurers.	*