VISITING STUDENTS - PERSONAL INSURANCE

It is essential that you insure yourself and your personal possessions for the duration of your period in the UK and College, either directly, or through the College’s scheme.

If you have no insurance, and you experience an incident such as theft, damage to personal property, etc., College will NOT reimburse you for any expenses incurred.

The College will not take responsibility for compensating students with regard to claims that would have been covered by personal insurance arrangements. This provision extends to circumstances where a student needs to claim with regard to theft and/or damage relating to the action of third parties (including other students).

College has an arrangement with a UK insurance firm whereby certain insurance cover is provided for you. The details of the cover are as follows, and you can choose whether to take out this insurance or not as part of the online form which you must complete.

SUMMARY OF THE BENEFITS PROVIDED WHilst THE INSURED PERSON IS ON A JOURNEY:

Journey: From departure from the USA/Canada/Hong Kong/China to arrival in the USA/Canada/Hong Kong/China including whilst residing in UK and travelling within the UK.

Note: Travel anywhere within Europe will not be covered.

Students should also note that participation in anything considered to be a “hazardous activity”, e.g. dangerous sports, will NOT be covered.

Insured Persons: Specified Visiting Students of Pembroke College, Oxford

Benefits/Limits: (a) Emergency Medical and Travel Expenses £20,000

(b) Personal Property £10,000

(c) Money £5,000

Special Restrictions: (a) Emergency Medical and Travel Expenses excludes:

- Travelling against medical advice.
- Pregnancy within two months of the expected date of confinement.
- Engaging in aviation other than as a passenger.
- Committing or attempting to commit suicide or intentional self-injury.
- Any expenses recoverable under any other insurance policy.
- Any expenses incurred after 12 months from the time of the incurring of the first expense.

(b) Personal Property/Money excludes:
• Loss not reported to the police within 24 hours of discovery.
• Loss due to confiscation or detention by customs or any other authority.

Claim Procedures:
1. No admission, promise or payment should be made without written consent from insurers.
2. Written notice should be given either to the Bursar’s Secretary or Stackhouse Poland Ltd immediately with any circumstances which may give rise to a claim

   Telephone Number: +44 117 989 8300
   Fax Number: +44 117 989 8329
   Address: Stackhouse Poland Ltd
            1st Floor, Shore House
            68 Westbury Hill
            Westbury-on-Trym
            Bristol
            BS9 3AA

3. Loss of property/money should be reported to the police or transport courier within 24 hours of discovery.

4. The insured is required at all times to take reasonable precautions for the safety of his/her property.

Note: Students living in the UK and enrolled in a course of study the prescribed duration of which is not less than six months are accepted as UK residents and are not liable to National Health Service charges whilst here.

When travelling within other European Community countries it is advisable to obtain an “EHIC” (application forms available from Post Offices) which entitles the bearer to reciprocal medical care in other countries – the benefits available will vary according to the policies and practices of the individual countries involved.