

KAPLAN

INTERNATIONAL
PATHWAYS



EduTravel Insurance Guide

Travel, academic and medical insurance policy

kaplanpathways.com/insurance

Welcome to EduTravel Insurance

EduTravel Insurance has been specially designed for international students by Kaplan International Pathways and insurance specialist Howden. It provides you with the cover you need for your time studying in the UK, leaving you free to focus on following your path to university – your way.

Key benefits of EduTravel Insurance

- Different lengths of cover are available depending on the duration of your course.
- You can lengthen the period of cover if your course is extended.
- Cover for over 90 sports and activities is included (full details are available in the group policy).
- Howden, the provider of EduTravel Insurance, has been insuring students for over 50 years, and has a reputation in the UK as one of the premier providers of insurance for students.

What isn't covered?

General:

- The excess for cancellation and curtailment, emergency medical & other expenses, personal money, passport & documents, missed departure and course fees is £50; the excess for baggage and personal liability is £100; the excess for personal accident and legal expenses is £0 and the excess for private medical emergency is £250.
- This group policy is not available to anyone aged 66 or over.

Emergency medical and other expenses:

- Surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication known to be required prior to departure.

When you will be covered

- During your stay in the UK.
- During any extra time you need to stay in the UK to re-sit exams.
- During direct trips to and from your home country at the beginning and end of each academic term.
- During trips outside the UK if the trip is required as part of your studies
- During leisure trips within Europe for a period not exceeding 21 days in total for the length of your cover.

Cancellation or curtailment charges and course fees:

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Baggage and personal money, passport and documents:

- Valuables left unattended at any time, unless in a safety deposit box or in your locked accommodation.
- Baggage left in an unattended motor vehicle between 9pm and 9am unless it is in a locked boot or covered from view in a locked car.
- Personal money or your passport if left unattended at any time, unless in a hotel safe, safety deposit box or in your locked accommodation.

Summary of cover

It is important that you understand the key parts of EduTravel Insurance before you purchase a policy for your study trip to the UK. That way, you know whether you are covered and how much for if you need to make claim. Further information can be found below.

What is included In EduTravel Insurance?

- EduTravel Insurance is available in three periods of cover and includes several key areas for your time in the UK:
- Reimbursement of your prepaid course fees owing to cancellation, the cutting short or repetition of your course because of accident, illness or sickness
 - The cost of bringing a relative to the UK to visit you following a medical emergency
 - Medical costs which are not covered by the National Health Service if you are taken ill or after an accident
 - Cover for legal liability to pay damages if you accidentally injure someone or damage their property

Students on Kaplan-run courses must have suitable travel insurance to study with us in the UK. To read more about the requirements, including the level and type of insurance you need, please visit: kaplanpathways.com/insurance.

Students taking a degree preparation course delivered directly by the University of Birmingham or University of Bristol, insurance is not compulsory, but we strongly recommend that you have insurance so you're covered during your studies.

Please see the policy document for full benefits, limits and exclusions at kaplanpathways.com/insurance-policy.

How much does EduTravel cost?

Edutransport insurance is available in three different policy lengths, based on the duration of your studies with Kaplan. The premium varies by duration:

Period of cover	
Up to 6 months	£286
6–12 months	£565
12–24 months	£890

It is important that you are covered for the full duration of your studies with us, so you will only be able to choose the policy that corresponds to your course length. For example if your course is 10 months your premium will be £565.

Summary of cover

EduTravel Insurance item	EduTravel Insurance cover
Cancellation or curtailment charges	£6,000
Excursions	£250
Emergency medical and other expenses	£2,000,000
Emergency dental treatment	£500
Private Medical Emergency Cover*	£250,000
Personal accident (subject to age)	£30,000
Baggage	
Baggage (including valuables)	£7,500
Single article, pair or set limit	£2,500
Valuables limit in total	£3,000
Personal money, passport and documents	
Currency, notes and coins	£250
Other personal money and documents	£500
Passport or visa	£1,000
Personal liability	£1,000,000
Missed departure	£250
Overseas legal expenses and assistance	£10,000
Course fees (2025–26)	£27,500
Professional counselling	£600
General excess	up to £100

*Only applies for 2025–26 academic year

Important information

This page contains important information about the provision of the insurance policy, the regulator status of the insurance provider and the complaints procedure for EduTravel Insurance. Please read this information carefully before completing the declaration and making your application.

Insurance policy provider

This Group Policy is underwritten by Zurich Insurance Company Ltd. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA, authorised by the Prudential Regulation Authority, subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of Zurich's regulation by the Prudential Regulation Authority are available on request. Zurich's firm reference number is 959113.

This insurance cover is arranged by Howden UK Brokers Limited, One Creechurch Place, London, United Kingdom, EC3A 5AF, which is authorised and regulated by the Financial Conduct Authority (FCA).

Howden's registered number is 307663. This can be checked on the Financial Services Register by visiting its website at:

- fca.org.uk/register

This group policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance.

Financial Services Compensation Scheme

Zurich Insurance Company Limited is a member of the Financial Services Compensation Scheme (FSCS): 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and the group policyholder and / or a beneficiary may be entitled to claim compensation in such event. Further information can be obtained from the FSCS by visiting its website at:

- fscs.org.uk

Regulator status

Kaplan International Pathways is an appointed representative of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting its website at:

- fca.org.uk/register

Complaints procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this group travel insurance policy. If you are unhappy with any aspect of our service, please contact the person who originally dealt with the enquiry in the first instance. They will aim to resolve the complaint on the same day. Alternatively, you can contact us by post: The Compliance Officer, Howden UK Brokers Limited, Unit 2, Des Roches Square, Witney OX28 4LE by phone: 01732 389915 by email: compliance@howdeninsurance.co.uk

If you are still dissatisfied, there is the right to ask the Financial Ombudsman to review their case. The Ombudsman can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

What if I change my mind?

Withdrawal from participation in the group policy can be made at any time by giving notice of that intention to Kaplan International Pathways directly. Any return of premium will be calculated from the date such participation ceases, provided the beneficiary has not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.



Frequently asked questions

You'll find useful links and information about EduTravel Insurance in this section. Learn about how to make a claim, cancellation terms, and who to contact for more details.

If I need to make a claim, when should I make it?

Claims should be made as soon as possible after the date of the incident for which you are claiming. Claims must be made within 31 days of the incident.

What should I do if my baggage, money, passport or travel documents are lost, stolen or damaged?

You must report it to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and obtain (at your own expense) a written report of the loss, theft or attempted theft. If items are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or accommodation provider, you must report to them, in writing, details of the loss, theft or damage, and obtain (at your own expense) written confirmation of the loss.

If items are lost, stolen or damaged while in the care of an airline, you must obtain a Property Irregularity Report from the airline straight away, give formal written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please retain a copy), and retain all travel tickets and tags for submission if a claim is to be made under this group policy. You must also provide, (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help substantiate the claim.

What should I do in the event of a travel delay?

You must obtain confirmation from the carriers (or their handling agents), in writing, of the number of hours of delay and the reason for the delay. Please contact us as soon as possible, preferably by phone, and our claims staff will be happy to help.

Is there a refund if I have travelled but do not make a claim within the period of cover?

There is no refund due even if no claims are made during the period of cover.

What is the period of cover?

Cover for expenses owing to cancellation will start from the time all insurance fees have been paid in full. All other cover will start from the period of the first part of any flight journey to the UK.

What type of activities would I be covered for while I am abroad?

Over 90 sports and activities are automatically included for no additional charge, and most are covered in full, however often they are undertaken during the trip. Please see the group policy document for further information.

Can I take any leisure trips under this policy while I am studying in the UK?

If you have purchased the EduTravel Insurance policy, you can take leisure trips within Europe for a maximum of 21 days in total. This is the maximum number of days allowed during the period of cover.

Why does Kaplan offer EduTravel Insurance over other insurance policies?

Howden, the provider of the group policy, has been insuring students for over 50 years. They have a reputation in the UK as being one of the premier providers of insurance for students, which comes from being able to draw on that wealth of experience.

How do I make a claim or request assistance in the event of a medical emergency?

All medical claims are handled by our emergency assistance service, CEGA, who operate 24/7 for medical emergencies. Contact the emergency assistance service by telephone: 01243 621 058

How do I make a non-medical (travel) claim?

Travel claims under this travel insurance policy are handled by CEGA. Contact CEGA using the details below:

- Telephone: +44(0)1202 038 946
- Email: claims@cegagroup.com
- Web: howdengroup.com/uk-en/endsleigh-claims
- Claims form: howdengroup.com/uk-en/form/international-student-make-a-claim

How do I make a legal expenses claim?

Legal expenses claims are handled by Blake Morgan LLP. In the first instance please register a claim with CEGA, using the details below:

- Telephone: +44(0) 1202 038 946
- Email: claims@cegagroup.com

Cancellation policy

If I no longer want cover under the group policy, will I get a refund?

Withdrawal from participation in the group policy can be made at any time by giving notice of that intention to Kaplan International Pathways directly. Any return of premium will be calculated from the date such participation ceases, provided the beneficiary has not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

Please note: cancellation cover is operative from the time you are accepted for cover. Therefore, if you withdraw from participation in the group policy, you will be charged for the period between being accepted for cover and your travel departure date.

What is an adjustment and when is it required?

An adjustment is when the student requires details of their cover to be changed. This could include changing the intake date, duration or increasing the cover levels.

In order to make adjustments to your policy, please contact your agent or your Kaplan representative as soon as you know this might happen. With the new changes, we will then process the change and inform you of the additional premium/refund.

Thank you for choosing EduTravel Insurance. We wish you a safe and pleasant stay!

Reminder of important contact details:
Medical assistance: +44(0)1243 621 058 (24-hour)
Non-medical claims: +44(0)1202 038 946

If you have further queries about EduTravel Insurance, please contact us:

- kaplanpathways.com/contact



