

**TRAVEL INSURANCE – ACE EUROPEAN GROUP LIMITED
Policy No: UKBBBO03128**

Period of Insurance: 1 March 2011 to 29 February 2012

INSURED

Students who are travelling on journeys authorised by the Science and Technology Facilities Council provided such insured person is normally resident in Britain.

COVER

- Medical Expenses – GBP Unlimited
- Personal Belongings – GBP 10,000
- Money – GBP 5,000
- Disruption – GBP 250,000
- Personal Accident – GBP 25,000
- Personal Liability – GBP 5,000,000

STFC's business travel insurance policy provides for unlimited emergency cover for injury or illness within the LTA country of residence.

The medical insurance arrangements are not intended to provide comprehensive cover for all health needs; students must have full dental and optical checks and complete any prescribed treatment before departure.

Pre-existing conditions are not covered under the policy.

Students in Europe must obtain a European Health Insurance Card (EHIC) for healthcare to cover the duration of their LTA. The EHIC card allows UK residents visiting European Economic Area countries and Switzerland the same access to state-provided medical treatment as residents in cases of accident or illness. Many countries expect the patient to pay towards their treatment; even with an EHIC visitors might be expected to do the same but they may be able to seek a refund of this contribution on return to the UK where this cannot be done in the other country. EHICs can be applied for online at <https://www.ehic.org.uk/Internet/home.do> and information about reimbursement under the EHIC can be found at <http://www.nhs.uk/EHIC/Pages/usinganEHIC.aspx>.

Medical expenses incurred outside the LTA country of residence will not be refunded unless incurred whilst on official duty. Accordingly, personal travel insurance is strongly recommended to cover medical expenses that could arise during a holiday outside the country of residence.

EMERGENCY MEDICAL ASSISTANCE

Always keep a copy of the emergency contact details with you:-

Business Class Assistance Helpline: **+44 (0) 20 7173 7796**
Science & Technology Facilities Council Policy No: **UKBBBO03128**
Policyholder's Name: **Science and Technology Facilities Council**

CLAIMS

To make a claim please contact:

Tel: 0845 841 0051

Postal Address: ACE Claims Department, 200 Broomielaw, Glasgow, G14RU

Email: claims@ACEGroup.com