

GuardMe International Insurance User Guide

Thank you for choosing GuardMe as the insurance partner for your international students. As a global leader in international education insurance, we are dedicated to protecting individuals studying and working abroad, including full- and part-time students, exchange participants, and interns. Our extensive presence and trusted partnerships with language schools, colleges, and universities worldwide underscore our commitment to providing comprehensive coverage.

This guide has been carefully crafted to equip you with a clear understanding of our insurance policies, claims management processes, and responses to commonly asked student questions. Our goal is to ensure ease of use and to empower you with the knowledge needed to support your students' success while they study abroad.

At GuardMe International Insurance, we believe that insurance should be a source of security, not stress. We collaborate with you to safeguard your students' well-being and uphold the reputation of your educational institution. Please note that this guide is not exhaustive and may not cover specific details about certain aspects. For more detailed information, please refer to the other documentation provided by our team.

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General Information on GuardMe Policies

Who can be insured by GuardMe?

GuardMe policies are only available for academic purposes including internships and cultural trips for students travelling outside of their country of residence to anywhere in the world. GuardMe also insures an immediate family member or dependant accompanying a student, teachers, school faculty and staff.

What are the eligibility criteria, including maximum age?

The eligibility criteria for coverage are as follows:

- The insured person must be an international student attending an international program, or an immediate family member accompanying the international student on the same trip.
- Alternatively, the insured person can be a group leader traveling on a valid trip.
- The insured person must hold a valid visa for the entire duration of the insurance coverage.
- The insured person must be under **75 years old** on the start date of the insurance coverage.

What is the Certificate of Insurance?

The Certificate of Insurance is the insurance document which is provided to the insured person, and which includes both the international programme details and the insured person(s) details, the period of insurance, and policy number.

When does the policy start?

The policy starts on the day the student leaves their home country for their study destination, however, policies that include the cancellation benefit, become active on the day they have been issued rather than on departure. The start date is listed on the Certificate of Insurance and cannot be backdated. If the policy is purchased after the trip has begun with no prior coverage, a 14-day waiting period applies. Continuous coverage with no interruptions means the new policy takes effect immediately.

When does the policy end?

All cover automatically ends on the earliest occurrence of a below listed event (whichever event is sooner):

a) The cover end date as shown on the insured person(s) most recent certificate of insurance; or
b) The insured person no longer meets the eligibility criteria; or
c) The insured person(s) visa is revoked or has expired; or
d) The insured person(s) period of insurance has expired; or
e) Following emergency repatriation to the insured persons home country; or
f) We no longer underwrite this policy.

What email address should be used in the Enrolment Spreadsheet for insured students?

Please use the student's email address in the Enrolment Spreadsheet. Alternatively, for younger students, their parent/legal guardian's email address can be used.

- Please provide a unique email per student so that the student can access their documents online. If you would like to request an email change for one of these students, please send a message on the GuardMe Portal and admin can update this.

Please note: Under no circumstances will the students have access to any policy pricing information.

When should a policy be issued?

Ideally, students will be issued a policy up to 10 months in advance of their departure. Please note that a policy cannot be issued more than 10 months in advance of the start date. The minimum amount of time recommended to issue a policy is 3 weeks in advance of their departure. For policies with cancellation cover, please remember cover starts immediately from ordering the policy.

In the event of last-minute bookings and requests, a policy can be issued 1 day prior to departure and in some circumstances even once the trip has begun. In this case, there will not be any coverage prior to the issue of the policy. GuardMe International Insurance cannot guarantee the issuing of all last-minute requests.

- Our policies can only be issued for one year at a time. Subsequent policies can be ordered after a trip has ended.
- We do not backdate insurance. The start date cannot be prior to the date of request.

How to issue a policy?

To issue a policy, the policyholder can use the self-service option or upload the enrolment spreadsheet on the Guard.me portal: https://client.uk.guardme.info/

For further instructions on the portal, please contact our Partner Services Relations team at partnerservices@guardme.co.uk.

Daily rates are the same for individual students or groups and apply to both long and short stays. A minimum charge of 6 days applies.

What is covered under the policy?

In order to find out what is covered under the policy, please refer to the policy wording. You can find a summary of the coverage in the Insurance Product Information Documents.

What is not covered under the policy?

The things which are not covered by your policy are stated:

- In the 'General exclusions applying to all sections of the policy' and
- In the 'What is not covered' section of cover.

If we do not state that something is covered, you should assume that it is not covered.

Are students covered for personal holidays and trips?

Holidays are defined as any excursion or journey for leisure purposes either within or outside their country of temporary residence up to a maximum duration of up to 21 days per holiday, which begins and ends within the period of insurance. The policy does not cover a booked holiday which is longer than 21 days. This means we will not cover the student for any claim relating to a booked holiday that is longer than 21 days, regardless of the date of the incident they are claiming for.

For return journeys to their home country, all cover is suspended from the time they arrive at their international departure point to return to their home country and starts again when they exit the airport in the home country to return to their country of temporary residence. There is no cover whatsoever under this policy whilst in their home country.

Who should handle students' questions regarding the policy?

In this case, the policyholder (here defined as the school, agency, or representative) is responsible for all communications with the students. Please note that GuardMe will never communicate with your students. It is the responsibility of the policyholder to understand the benefits and explain them to students who may have questions. Remember that you can refer to this guide at any time to aid you in your responses.

General Information on Medical Coverage

Which languages are available when calling the emergency line?

Assistance can be provided in English, Italian, Spanish and German at this time.

What is covered by medical insurance?

Medical insurance provided offers up to 10 million EUR/GBP coverage, ensuring complete protection for insured clients during their time studying abroad for unforeseen accidents and diseases. This coverage also includes COVID-19 medical treatments up to the same limit. However, pre-existing conditions such as diabetes, cancer, and others are not covered. For a detailed understanding of coverage, please refer to the policy wording and the IPIDs (insurance product information document) provided.

What happens should a student need a doctor?

In the event of a serious illness or bodily injury which may lead to inpatient hospital treatment, have the student contact our Assistance line by calling +42 0221 860 685.

Alternatively, students can send an email to help@euro-center.com. Be sure to have the student include their telephone number in the email and within 24 hours, they will be contacted by the Assistance Office.

NOTE: If emergency support is required, the student should go to the closest hospital.

How will the student be charged for the doctor's visit?

In the case of hospitalisation, the hospital may directly bill the students' insurance company. It is necessary for the student to immediately call the Assistance line at +42 0221 860 685 to authorise the direct billing. For all other cases, students will need to pay in advance and then file a claim to ask for reimbursement by sending an email to guardmeclaims@euro-center.com.

Are prescriptions covered under the policy?

Prescriptions may only be requested for new conditions, not preexisting conditions. In certain cases, medicine prescriptions can be provided through a video call with a doctor. Students can connect with a

doctor through the Digital Doctor Telemedicine program by calling the emergency number at +420 221 860 685.

Should students always call the emergency line before visiting a doctor?

Students should call the emergency line only when hospitalisation is required. For non-hospitalisation cases, they can visit the nearest clinic for treatment. After the clinic visit, they can request reimbursement by emailing guardmeclaims@euro-center.com, providing a copy of the invoice and medical certificate for claim processing.

When should students use Digital Doctor Telemedicine?

Students can also request an online appointment with a doctor through Digital Doctor Telemedicine by calling the Emergency Assistance Service on +420 221 860 685. Please see the separate document for all information about Digital Doctor Telemedicine.

Is COVID-19 considered a medical condition?

COVID is like any other condition that is not pre-existent – will be covered to a maximum of 10 million EUR/GBP. COVID is only covered as a medical condition.

IMPORTANT: You will not be covered for any COVID claims arising within 7 days of the date you took out this insurance or the time of booking any trip, whichever is the latter, except where the insurance is taken out within 48 hours of booking the trip.

General Information on Cancellation Coverage

What is included in the cancellation policy?

The cancellation policy includes all trip cancellation fees charged by the multiple providers as per their terms and conditions. It is also possible to reschedule the departure instead of canceling; in that case, the company will cover the difference in additional costs incurred to reorganize the original travel plans according to the new arrangements made, maintaining the same standards originally booked and budgeted, with a limit of 1,000 EUR/GBP.

What is the cancellation limit?

Trip cancellation has a standard cover up to 7,500 EUR/GBP. It is also possible to choose a higher coverage up to 25,000 EUR/GBP as shown in the pricelist document.

When are students eligible for trip cancellation?

Please refer to the Cancellation paragraph in the policy wording section under "What's covered."
The following are eligible reasons for cancelling a trip:

1. The death, bodily injury or serious illness, complication of pregnancy and childbirth of:
   a) the insured; or
   b) a close relative; or

c) the insured's travelling companion; or
d) any person they have arranged to stay with during their trip.

2. The police have asked the insured to stay at home due to serious damage to their home or business (where they are the owner, manager, or principal of the business) caused by theft or a malicious third party who is not related to the insured.

3. The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) (www.gov.uk/fcdo) or other regulatory authority in a country in which the insured are travelling to, advising against all travel or all but essential travel. This excludes where advice is issued due to a pandemic, epidemic or regional quarantine if this advice came into force after the insured purchased this insurance or booked the trip (whichever is the later).

4. Compulsory personal quarantine, jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of the insured or their travelling companion(s).

5. The insured's redundancy where they are in permanent employment, and have passed their probationary period, with their employer.

6. Abandonment - If the insured's outward journey on scheduled public transport is delayed at the final departure point for more than 24 hours from the scheduled time of departure due to:
a) strike or industrial action; or
b) adverse weather conditions; or
c) mechanical breakdown of, or a technical fault occurring, in the scheduled public transport on which they are booked to travel.

7. The insured's exam or course failure, where their failure prevents them from attending the academic course, provided this insurance was purchased prior to taking the failed exam or failure of their course.

8. The non-issuance of a travel visa, excluding an immigration or employment visa required for their trip, provided they were eligible to make such an application, for reasons beyond their control other than due to late application or subsequent attempt for a visa that had already been refused in the past.

Information on Claims

Who can make a claim on behalf of the student?

Multiple parties can make a claim on behalf of the student, including parents, agents, or school representatives. Students themselves can also submit a claim by following the provided instructions below.

How does a student submit a claim?

A student can submit a claim directly by sending an email to guardmeclaims@euro-center.com or over the phone by calling +34 919 491 586. Phone lines are open Monday to Friday from 9 am to 5 pm Central European Time (UTC +01:00). This is not to be confused with the emergency assistance line, which is available 24/7. Assistance can be provided in English, Italian, Spanish and German.

When should the claim be submitted?

Submit the claim as soon as possible after any injury, illness, loss, or damage that may be covered under the policy. Keep copies of all documents sent. If needed, a claims agent may be appointed to ensure a fair settlement.

Which documents should be provided when making the claim?

We may ask for more documentation than what is listed below to substantiate the claim. If the student does not provide the necessary documentation, their claim could be refused. Below is a list of the documents required to assist with the claim as quickly as possible:

For all claims, please provide the following:

- Your original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation you have to substantiate your claim.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with. For any claims due to a death, we will require a medical certificate from the medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s).

Cancellation documents required:

- Original cancellation invoice(s) showing charges and refunds.
- For abandonment claims due to a 24-hour delay, obtain a written report from the carrier.
- For other covered circumstances, refer to the claim forms for required documents.

Curtailment documents required:

For claims related to a new flight, provide the original receipt or booking invoice. For unused pre-paid excursions, provide the original booking invoice with the date and amount paid. For illness or injury claims, a medical certificate from the treating practitioner, close relative, or travel companion is needed. For claims due to a death, provide a medical certificate and a copy of the death certificate.

Delayed Departure documents required:

- Written confirmation from the carrier or handling agents, stating the length and reason for the delay.

- Original receipts for refreshments, meals, or additional accommodation if required during the delay.

Missed Departure documents required:

- Failure of public transport: Letter confirming the delay's length and reason.
- Breakdown: Report from the breakdown company indicating the date and vehicle issue.
- Motorway problem: Highways agency printout for that date, along with written confirmation from the police or emergency breakdown services, stating the delay's location, reason, and duration.
- Evidence of additional travel/accommodation expenses incurred due to the missed departure.

Baggage Delay documents required:

- Property Irregularity Report (PIR) from the airline carrier or handling agents.
- Letter from the airline carrier confirming the reason and duration of the delay, and when the item(s) were returned to you.
- Original itemised receipts for any emergency purchases made.
- Give written notice of the claim within the airline carrier's time limitations and keep a copy for your records.
- Retain all travel tickets and tags to submit with the claim. Claims are only for actual receipted expenses exceeding any compensation paid by the airline carrier.

Baggage and Personal Money documents required:

- If lost or stolen, a police report within 24 hours of noticing the items missing.
- If lost or damaged by the carrier, obtain a Property Irregularity Report (PIR) and a letter from the airline carrier confirming the loss. Keep luggage tags if possible.
- For lost personal money, a police report and proof of ownership like bank statements or bureau de change receipts.
- For damaged items, a damage report and repair estimate. Retain damaged items beyond repair for inspection if needed.

Travel Documents required:

- Police or embassy report confirming the report to local authorities within 24 hours of noticing the passport missing.
- Original receipts for additional accommodation or travel expenses incurred as a result of the lost passport.

Medical Expenses:

- Contact the Emergency Assistance Service immediately.
- For outpatient treatment (excluding fractures), pay for the treatment and keep original receipts. Obtain a medical report from the hospital, detailing the illness or injury, treatment, and admission/discharge dates if applicable.
- Provide a medical report from the practitioner confirming the treatment and expenses.
- If there are outstanding expenses, send a copy of the bill marked as outstanding.
- For additional expenses after prior authorization from the Emergency Assistance Service, provide the receipts.

Hospital Benefit:

- Original receipts for any incidental expenses incurred.
- Medical report confirming the dates of admission and discharge.
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Personal Liability:

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

Congratulations!

You have reached the end of the GuardMe International Insurance User Guide. We hope this guide has provided you with valuable insights and a comprehensive understanding of our insurance policies and services. As your trusted insurance partner for international education, our aim is to make your students' experience of studying and traveling abroad worry-free and secure.

We encourage you to keep this User Guide handy as a reference and feel free to reach out to our dedicated support team whenever you have questions or require assistance. Your feedback is invaluable to us, as it helps us continually improve our services to better meet your needs. Should you have further questions or concerns, please reach out to our team at +353 (0) 1 437 2317.

Thank you for choosing GuardMe International Insurance as your insurance partner for your international endeavours. We are honoured to be part of your journey and wish your students an enriching and unforgettable experience abroad.

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