

# **User Guide: International Student Policies**

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## **Section 1: Introduction**

Welcome to the quote system user guide. This guide is designed to run through the process the traveller will go through when inputting their details and paying for a policy.

### **Important:**

This has been created so that if your travellers have any queries then you will be able to assist them in inputting their details.

For the purposes of this guide we will use the 'international student' policy to demonstrate the different options.

## Section 2: Creating a Booking

### Booking Screen

Figure 1 below shows the main first part of the booking process, as you can see there are a number of different options. Firstly we will run through the process of creating a booking.

**International Student**

**International Student Quote**

? Start Date:

? End Date:

? Number of Travellers:

No. of travellers 18yrs - 65yrs:

No. of travellers 8yrs - 17yrs:

No. of travellers 0yrs - 7yrs:

Age of eldest member of the party:

? I have read and accepted these [statements](#) to confirm eligibility

[Back](#) [How Much? >](#)

**International Student**

Endsleigh offers invaluable cover for international students studying in the UK. Short stay up to 6 months or long stay study periods of up to a maximum of 12 months can be covered.

**> Cover includes...**

- > Cancelling, cutting short or repeating your course due to accident, illness or sickness, we will reimburse your prepaid course fees
- > The cost of bringing a relative to the UK to visit you following a medical emergency
- > If you are taken ill or have an accident we will pay your medical costs which are not covered by the National Health Service
- > If you accidentally injure someone, or damage their property we will cover your legal liability to pay damages

**Help?**

- ? You can hover your mouse over the icon's **i** to find out more

**FAQ's**

- ▶ We answer your questions
- ▶ Sports and Activities covered by Endsleigh

**Contact Us**

> **0800 121 6560**

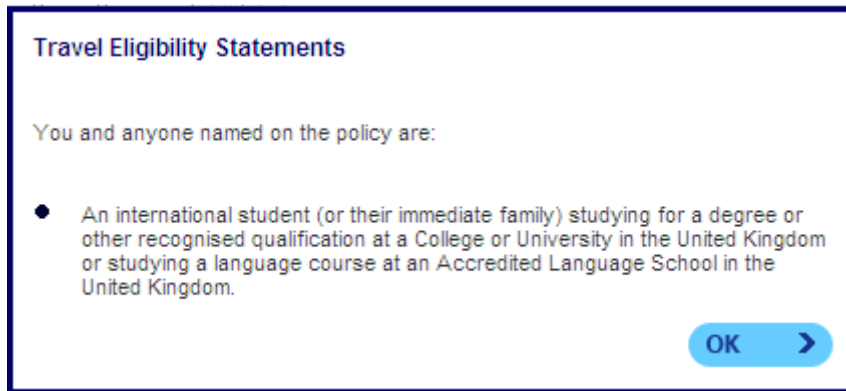
(figure 1)

The first thing the traveller is required to enter is their dates of travel, both the start date of the trip and the end date of the trip (the dates that they will arrive in the UK and then depart from the UK). This can either be typed in, in a DD/MM/YYYY format, or alternatively they can be entered using the calendar option which is selectable by clicking on the calendar picture next to where the dates can be typed.

The next piece of information required is the number of travellers on the policy entered into the correct age ranges accordingly.

Finally the age of the eldest member of the party is required (this is their age at the time of the booking).

Once all this information has been entered, the traveller has to read the eligibility declarations and agreed to these. This is accessed by clicking on the word 'statements', when done, figure 2 below will appear.



*(figure 2)*

If the client is happy to agree to these statements, they should click on the OK button. Once this is done they will return the front screen and will have to 'tick' the box to confirm the statements have been read and are agreed to.

Once this has been done the traveller should click on the 'how much' button to advance to the next stage of the process.

Finally on this page on right hand side of the page there is the FAQ's section. If the client clicks on the arrow button a PDF of the relevant text will load in a separate window.

## Price Presentation

The next page (figure 3) is the 'price presentation page' depending on the duration of the travellers stay in the UK will dictate the price of the policy. This will also dictate if the traveller is having a 'Short or Long Stay' policy.

The screenshot displays the 'Your quote' step of a four-step process. The main quote is for a 'Short Stay International Student up to 6 months' policy, priced at £8.52. A 'Select' button is available to proceed, along with a link to 'view policy information'. A table of coverages is shown below, listing various risks and their respective limits. A 'Back' button is located at the bottom left. On the right side, there are sections for 'Help?' (with a question mark icon), 'FAQ's' (with a right arrow icon), and 'Contact Us' (with a phone number: 0800 121 6560).

Coverage	Limit
Baggage	£1,000
Cancelling Your Trip	£3,000
Medical Expenses	£2,000,000
Personal Accident	£30,000
Personal Money	£500
Personal Liability	£1,000,000
Missed Departure	£250
Overseas Legal Expenses	£10,000
Course Fees	£5,000

(figure 3)

If the traveller decides the price and the level of cover are sufficient to what they require they click on the 'select' button to advance to the next screen.

Should they wish to have a read of the policy wording they can click on the 'view policy wording text,' this will load a PDF document of the policy wording in a separate window.

Should the traveller have any queries at any time they can again hover the on screen pointer over the '?' icon for some additional information.

Also the FAQ's section is again accessible.

## Additional Options – Only Available on Long Stay Policy

Figure 4 below shows the next stage of the bookings process, this is where the traveller can add any additional options that they feel they will require.

ENDSLEIGH

✓ Your quote   **2 Your options**   3 Your details   4 Send

**Send back to your travel organiser**

<b>Destination</b>	<b>Cover</b>
United Kingdom	up to 12 months
<b>Insured</b>	<b>Period of Cover</b>
1 adult	27/01/2009 to 20/01/2010

up to 12 months

**£101.35**

[Continue](#) >

[view policy information](#)

**Help?**

- ? You can hover your mouse over the icon's to find out more
- i [view policy information](#)

**FAQ's**

- > We answer your questions
- > Sports and Activities covered by Endsleigh

**Contact Us**

> **0800 121 6560**

**FCO TRAVEL ADVICE**  
know before you go  
[fco.gov.uk/travel](http://fco.gov.uk/travel)

**Choose Additional Cover**  
Upgrade your cover to suit your individual needs. The price will automatically change when you tick to add or remove cover.

Private Emergency Medical Expenses <span>i</span>	Private Emergency Medical Expenses	Available	<input type="checkbox"/>
Double Course Fees <span>i</span>	Double Course Fees	Available	<input type="checkbox"/>

Great value baggage cover is included in your premium i

[Continue](#) >

(figure 4)

There are two additional options available these are 'private emergency medical expenses' and 'double course fees.' The traveller can have either of them or none of them depending on their preference.

The additional options available to the traveller can be selected or de-selected by clicking on the appropriate tick box next to each of them. The price will change accordingly depending what options are selected.

Again additional information can be accessed by looking at the '?' text.

Once all the correct options are selected the traveller then clicks on the 'next' button to advance to the next screen.

## Traveller Information

The next stage of the process is to fill in the personal details of the client as per figure 5 below.

Your quote  
  Your options  
 **3** Your details  
 4 Send

### Your Details

Title

First name

Surname

Date of birth    dd/mm/yyyy

Gender

College/University 

- Abbey Independent College
- Abbey Tutorial College
- Aberdare College
- Aberdeen College

Year of graduation

UK address house name or number

Postcode  **Confirm Address**

International Home Address

Email address

I have read and agreed to these [important conditions relating to health](#)

**Send**

**Help?**  
 You can hover your mouse over the icon's to find out more

**Contact Us**  
 > **0800 121 6560**

The details you provide will be used by Endsleigh to send you the information you have requested. We may wish to contact you by post, email or telephone. By providing your contact details when completing an online quotation you are consenting to be contacted about that quotation. Your details may also be used to let you know about other products and services offered by this company and other companies in the Endsleigh Group, full details available on request, and carefully selected third parties. By providing your contact details you are consenting to be contacted for such marketing purposes. If after obtaining your quotation you do not wish to be contacted for such marketing purposes go to the [Privacy Policy](#) page for instructions but please be aware that in doing so you may miss out on any future product launches or special promotions which we may offer.

(figure 5)

The client must enter all the following information;

- Title
- First Name
- Surname
- Date of Birth
- College or University.

**Important: If this is unknown or your institute is not list please select 'unlisted school/college/university.**

- Year of Graduation  
**Important: Please enter the end year of the course**
- UK address house name or number  
**Important: If this is not known please enter the address of the school or college.**
- International Home Address
- Email Address

Finally the traveller has to agree to the important conditions relating to health, this is done by 'ticking' the box to confirm that they have been read. To read them the traveller has to click on the text which says 'important conditions relating to health' when they do so figure 6 below will appear.

**Important conditions relating to health**

To proceed you must be able to agree to the following important conditions relating to health on behalf of you and anyone else to be insured on this policy. You must comply with the following conditions to have the full protection of your policy. It is a condition of this policy that you will not be covered for any claims arising directly or indirectly from:

A. At the time of taking out this policy:

1. Any medical condition you have or have had for which:
  - a. symptoms or diagnosis has occurred within the last 12 months or
  - b. there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months.
2. Any medical condition where you, a close relative or a close business associate:
  - a. is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigation.
  - b. has, within the last 6 months, been seen by a specialist (other than for regular check ups), had an operation or other hospital treatment or investigation.
  - c. have received a terminal prognosis.
  - d. have not had a diagnosis.
3. Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this policy.

B. At any time:

1. Any medical condition you have in respect of which you are travelling against medical advice or for which you are travelling to obtain medical treatment abroad.
2. Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

[Close Window >](#)

(figure 6)

Once the traveller has read and agreed to the terms they click on the close window button to return to the previous screen.

If they are happy with everything they then click on the 'send' button to advance to the next stage.

**Note:**

If there are any additional travellers on the policy, their details will be entered onto this page also as is shown in figure 7 below. They are only required to enter their names and dates of birth.

**Your Additional Travellers**

Please enter the details of the others insured under this policy. It is important that you enter the details of all other travellers in order to validate cover in the event of a claim or a request for medical assistance.

title	first name	surname	date of birth
Select... ▼	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
			dd/mm/yyyy
Select... ▼	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
			dd/mm/yyyy

(figure 7)

## Key Facts Page and Policy Summary

Next the traveller will be given shown the Key Facts and policy summary page as shown in figure 8 below.

**Your Policy Details and Key Facts**

Endsleigh insurance Services Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting their web site at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register). In order to ensure you are fully aware of the relevant policy details before you proceed to pay online it is important you read your policy summary.

Please read the policy summary so that you are aware of the main terms and conditions before you proceed to pay online.  
By proceeding to pay online, you have agreed and understand the terms and conditions laid out in your policy summary.

**Policy Summary** >

**Pay Online** >

**Policy Details**

To view the policy details you will need Adobe Acrobat Reader

Get Adobe Reader

View Full

VeriSign Secured

VERIFY

(figure 8)

If a policy summary is required click on the 'policy summary' button this will load a PDF of the policy summary for the client to read and retain.

If they are happy with the policy summary and wish to pay for the policy they click on the pay online button to be taken to the payments page.

## Payments Page

Finally the customer has to enter the payment details of the card that they wish to pay for the policy with. All card details are required as shown in figure 9 below.

✓ Your quote ✓ Your options ✓ Your details **4** Payment


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### Payment Details

**Payment by Credit or Debit Card**

Your card will be charged with the amount of £11.34

Tick here if you are the policy holder and the card holder



“Brilliant price, even better service. I recommend Endsleigh to all my friends.”  
John Pope, Romford

#### Card Details

Card Number	Card Type	Expiry Date
<input type="text"/>	<input type="text" value="Visa/Visa Delta"/>	<input type="text"/> <input type="text"/>
Name On Card	Valid From Date (if applicable)	
<input type="text"/>	<input type="text"/> <input type="text"/>	
Card Security Code	Issue Number (if applicable)	
<input type="text"/>	<input type="text"/>	

#### Cardholder's Details

Title	Forename	Surname
<input type="text" value="Sele..."/>	<input type="text"/>	<input type="text"/>
House Name or Number	Postcode	
<input type="text"/>	<input type="text"/>	

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#### Declarations

I declare that to the best of my knowledge all the information provided in connection with this proposal is correct and complete. I agree that this proposal is for insurance in the normal terms and conditions of the insurer's policy and shall be incorporated in and form the basis of the contract.

**IMPORTANT - DISCLOSURE OF MATERIAL FACTS**

All material facts known to you must be disclosed. A material fact is one which would be likely to influence an Insurer in the assessment and acceptance of the proposal.


Should you have any doubt as to whether a fact is material, it should be disclosed for your own protection as failure to disclose such facts will invalidate the policy.

You are recommended to keep your own record (including copies of letters) of all information supplied to us in arranging this insurance.

#### Your Policy Documents

Your policy documents will be generated instantly online when you submit your payment. They will be available for you to view, save, email or print, whichever is most convenient.

We will store your documents securely in your online account so that you can Log-in and access them whenever you need to.



(figure 9)

Once all the details of payment have been entered the customer can progress to the final screen where they will be able to print out their documents once the payment has been transacted.