

Insurance FAQs

Who is covered by this policy? Any student who has booked one of our adult courses, indicated that they want this insurance and paid the premium.

Do I have to pay for this? Yes. The cost is £4.88 for each week of your travel and must be paid at the time of booking.

Do I have to take out this insurance? No. However, it is your responsibility to take out travel and health insurance before arriving at the school.

Does Torquay International School provide this insurance? No. We are not an insurance company. We are the policy holder and you, the student, are a potential claimant. We take no responsibility for any claim made.

What is covered? Cancellation & Curtailment, Course Fees, Medical, Personal Belongings, Money, Personal Liability, Personal Injury - the Key Fact sheet gives you a summary of the levels of cover, while the Policy will give a more detailed list of conditions and exclusions.

What happens if I have an accident before I leave or am too ill to travel? You normally need to provide evidence to support your claim. This could be a doctor's letter or correspondence from a hospital stating that you are medically unfit to travel. You may also have to provide proof that a flight has been paid for and is non-refundable.

While I am in England, will I have to pay for anything? Having insurance does not automatically mean you will not have to pay for anything. Often, you will be required to pay for something and then claim back for the money you have spent.

If your baggage is lost or delayed and you need to buy essential items of replacement clothing or toiletries, you will have to purchase these yourself (up to a maximum of £100), and then submit a claim form with all the receipts. If you feel unwell and need to see a doctor you may be required to pay the doctor for his services and for any prescribed medicine. You will then need to submit a claim form with the receipts.

What is an "excess"? This is the amount of money that the insured has to pay before the insurance company will repay any expense incurred by you. So if there were an excess of £25 and a doctor's visit cost £35, you would receive £10.

What do I do if I want to claim? We will send you a claim form which you will need to complete and return to the insurance company, including any supporting evidence. You can also download this claims form from the 'How to Book and Pay' section of our website.

Will Torquay International School help me? We are available to help you fill in the form if you have any problems understanding exactly what is required from you. In the event of a claim, the school can help you with contact details or confirming what is required to make a claim but we cannot take responsibility for any claim and it is the insurance company that makes the final decision about any claim.

Are there any guarantees that I will get my money back? No. The insurance companies will assess the claim and make sure that it is within the terms and conditions of the policy.

If my claim is successful, how do I get my money? The insurance company will contact you and can make provision to make the payment directly to you. The claim form asks you to provide details of a Bank Account so that they can send any payment directly to that Bank Account. They will also convert the payment to your local currency if requested.