



COVID-19 Insurance & Placements Overseas

Student Placements / study-exchanges and the COVID-19 pandemic

What is the position on travel insurance for pre-approved overseas LU placements / study-exchanges?

Q. If I travel against the Foreign, Commonwealth & Development Office (FCDO) or local authorities advise against all, but essential travel will I have LU travel and medical cover?

A. LU cover will be in place once a student has signed and returned the disclaimer.

A. Full medical emergency cover will be in place.

A. There is no travel disruption cover proved by LU relating to the current pandemic.

Q. If I travel overseas is a placement or study exchange classed as “Essential Travel” ?

A. YES

Q. If single or return flight tickets are brought will this be covered if cancelled / curtailed / postponed / delayed / missed?

A. **NO.** Unless not related to any virus pandemic (including COVID-19) as with any cancellation / delays or curtailment you would need to obtain any available refunds from tour operators, hotels, airlines etc and then submit a claim for the shortfall.

Q. Will I have medical cover for COVID-19 related medical issues?

A. YES

Q. Will I be able to purchase additional personal travel and medical cover for current pandemic?

A. YES

Q. I am a British citizen, will my European Health Insurance Card (EHIC) be valid in European countries?

A. If you already have a EHIC it will be valid until it expires (they last 5 years and the expiry date is shown on the front of the card. If you do not have one then No, since you can no longer apply for a new EHIC and as the UK fully left Europe as of 1st January 2021, most residents of the UK will no longer be covered by an EHIC card.

Q. I am a British citizen, what Health card should I apply for whilst in Europe?

A. If your EHIC has expired (or is about to), you should apply for its replacement – the new ‘UK Global Health Insurance Card (GHIC)’, when travelling to Europe.

The easiest way to get one is by using the [GHIC online application form](#).

You should apply about two weeks before your EHIC expires, as the new card usually arrives within 10 days, according to the government website.

UK students who are planning to study in an EU country won't be able to use the online application. They'll have to send their [application by post](#), together with a letter from their UK university, in order to apply for a GHIC that's time limited to the length of their course.

You will also have to apply by post if you are not a British or Irish citizen, and must attach your visa or residence permit.

Q. Will my loss of rented accommodation cost be covered by LU Travel Cover?

A. No, as your own personal travel or working abroad insurance should be able to cover.

Q. Can LU assist me with purchasing personal travel or working abroad insurance cover?

A. No, As LU is not an insurance broker or registered with the ‘Financial Conduct Authority (FCA)’ we can only sign post you to providers who may already be insuring your personal belongings whilst you are staying in LU run student accommodation.

Q. Should I buy insurance cover before I depart or whilst overseas?

A. It is imperative that you buy personal insurance before you depart due to policy restrictions.

A. Insurance cover available in the common UK insurance marketplace are Travel / Study Aboard / Placements Insurance covers.

Q. If the Financial Conduct Authority (FCA) or local government advise changes during a journey and a traveller remains overseas when the advises against all/non-essential travel to that country, will the travel cover still operate?

A. Yes. If, however, the Financial Conduct Authority (FCA) or local government advises for travellers to leave the country and LU Insurers has agreed to offer [curtailment](#), if the traveller elects to remain in place the travel cover would cease.

Q. If a traveller is stranded in a country due to COVID-19 travel restrictions imposed since their arrival, will the LU travel cover continue to operate?

A. Yes, Only LU medical emergency cover will be in place.

Q. If a student has pre-booked tickets to return to the UK at the end of their journey and the flights are cancelled due to COVID-19 travel restrictions imposed by the local or international authorities, will LU travel cover pick up additional costs incurred either to return to the UK or to extend their stay overseas until a return is possible?

A. No,

Q. For all International Placement/Study-Exchanges (not UK or Home Placement) what extra steps should I take.

A. Must find out where is the most appropriate medical practitioner/doctors and how far.

A. Go to Drum Cussac website ([pdf instructions available](#)) for more information for city and country medical rating and if Extreme then please speak to your placement advisor.

A. If you are based in your home country you must follow local government advice with regards to lockdown and travel restrictions.

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