**STUDENT ABROAD**

Does FCO advise against all but essential travel?

- **Yes**

Do you wish to leave your placement host country?

- **Yes**

**INSURANCE**

Costs associated with your departure will be assessed and considered under curtailment with the following conditions.

- **INSURANCE**
  - **Yes**
  - **No**

Do you have a return flight already booked?

- **YES**
- **NO**

**INSURANCE**

Will assess and consider claims submitted for the cost of changing existing flight or purchasing a new flight.

**INSURANCE**

Unfortunately will not consider a claim for this cost as you would have had to buy a return flight at end of placement.

Have you requested and received a refund for accommodation?

- **YES**
- **NO**

**INSURANCE**

Has refund been provided?

- **YES**
- **NO**

**INSURANCE**

No need for insurance.

**INSURANCE**

Will assess and consider claims when evidence is provided of a decline of request for refund under the terms of your contract.

**INSURANCE**

Will not consider any costs associated unless evidence is provided that you have requested a refund and have been denied under the terms of your contract.

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* IMPORTANT NOTES

Insurance claims are assessed and considered on a case by case basis.

Insurance will only assess and consider items which are identified as reasonable and necessary additional expenditure incurred.

For every item for which a claim application is made, full evidence must be provided to justify the expenditure. E.g. original flight information, emails from airline saying flights cancelled or unable to be changed, screenshots of webpages showing updated flight information, emails from landlords. Evidence should show date and time.

Please be aware that given the current situation, a lot of claims are being submitted and we are currently uncertain of the turnaround time for claims being processed. Claims are checked by the University before onward transmission to the Insurance company.

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