

RUSSIAN LANGUAGE UNDERGRADUATE STUDIES LTD

RLUS is a non-profit-making company limited by guarantee. Company No. 2867380 Registered Charity No. 1028482
Web site: www.rlus.co.uk

INSURANCE

All students must have valid insurance before starting their RLUS course. UCL, Birmingham, St Andrews and Manchester will arrange the insurance for you and you need do nothing else.

If you are not a student of these universities, RLUS recommends Endsleigh Insurance. RLUS is an appointed representative of Endsleigh Insurance Services Ltd which is authorised and regulated by the Finance Conduct Authority. This can be checked on the FCA register by visiting the website at www.fca.gov.uk.

Please note that if you have a pre-existing medical condition, you must inform the insurance company, otherwise you will not have cover. If you fail to do so, your insurance will not be valid and you may be asked to leave Russia, before you complete your course.

Manchester and UCL university insurance policies will cover pre-existing medical conditions. Students at Birmingham and St Andrews will need to check with their university liaison officer to see if they are covered.

Please note that if you are leaving for Russia from outside the United Kingdom, you will have to arrange insurance in the country where you are resident. All UK insurance companies, including Endsleigh, insist on students departing from the UK for their course. The policy can only cover permanent residents of the UK who are registered with a GP in the UK. To be considered permanently resident, you must have your main home in the UK.

If you are applying for your visa outside the UK, you are advised to buy a local insurance policy, as most Russian consulates outside the UK will not accept a UK policy.

Endsleigh have provided group insurance for RLUS students for a number of years and have during that time provided excellent service. If you would like to purchase an Endsleigh insurance policy, please click on the Endsleigh link on the Insurance page. This will take you to a secure part of the Endsleigh website and you will be able to arrange the insurance that you require. You will be given a small discount, compared to the normal internet prices. **You may be asked by Endsleigh to contact RLUS. You do not need to do this. RLUS will be e-mailed with the details and cost of the insurance and will send you an invoice by e-mail.** You will be asked to pay RLUS (and not Endsleigh) for your insurance. Once the premium has been paid, RLUS will issue the policy and Endsleigh will e-mail you your insurance documents.

If you subsequently wish to amend your cover, you can do so by contacting Dr Bivon or directly with Endsleigh. Please note that the policy has an age limit of 46. Older students will have to find another insurer.

You are free to cancel the policy. Endsleigh will refund your premium less a charge for the time you have been insured, provided you have not travelled or you have not claimed, in which case no refund will be due. Please contact Dr Bivon.

You do not have to be insured with Endsleigh. As long as your policy covers you for medical expenses, this will be acceptable to RLUS. I also recommend that you choose a policy that covers your property and the cancellation or curtailment of your course. RLUS will need a copy of your insurance certificate for our records. You must be covered for the official course dates. If you are doing two RLUS courses, you may find it cheaper to have one policy covering both courses.

If you decide not to insure with Endsleigh through the above link, RLUS will need an insurance policy document that shows your name, insurance cover and the dates of the policy. This will also be necessary if you insure directly with Endsleigh, not through the link above.

Visa invitations will only be sent to students for whom we have proof of insurance. Without an invitation, you will not be able to get a visa and attend your course. If you delay sending in your insurance policy, you may not get your invitation till shortly before departure, causing you extra expense and possibly delay in starting your course.

Please note the following:

- 1) If you wish to travel beyond the Urals (e.g. to Siberia) during your reading weeks, you will need worldwide cover. If you do not plan travel beyond the Urals, European cover will be sufficient.
- 2) Endsleigh offers two levels of cover: Essential and Comprehensive. Please read what is covered under both policies and decide what the best policy for your circumstances is. RLUS will accept both policies.
- 2) Most policies have a single article limit of about £200. If you wish to take any items with you worth more than the single article limit, you should add them to the policy when you apply on the website. Laptops should also be added on the website, as, whatever their value, they are only covered if you specify them when you fill in the online form.
- 3) Some of you may be insured on your family's annual travel insurance. However, this is not likely to be valid for RLUS courses, as there is likely to be a limit of a stay abroad of no more than 4-6 weeks. This would exclude all RLUS courses, apart from the three week course at the Benedict School (PBEN3).

It is essential that you take with you to Russia the insurance document, showing what to do in the event of a claim. I suggest that you also leave a copy with someone in the UK. If you need to make a claim, the RLUS representative will help you to obtain the documentation that you will need to make the claim, but it is your responsibility to make the claim.