

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. Endsleigh insurance have provided policies for students in the past. Their website is: www.endsleigh.co.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 insist on students departing from the UK for their course.

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.

If your policy covers you for medical expenses, this will be acceptable to RLUS. You are advised to choose a policy that also covers your property and the cancellation or curtailment of your course. You must be covered for the official course dates. RLUS will need an insurance policy document that shows your name, insurance cover and the dates of the policy. If you are doing two RLUS courses, you may find it cheaper to have one policy covering both courses.

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) 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 (such as a laptop), you should add them separately to the policy.
- 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.