

Specialist insurance for language schools and their international students travelling to the UK



HOWDEN

A young man and woman are smiling and looking at each other. The man is on the left, wearing a dark jacket over a light blue shirt. The woman is on the right, wearing a colorful patterned headscarf and a purple top. They are standing in front of a brick building with windows. The text 'The education community is our heritage' is overlaid on the top left of the image.

The education community is our heritage

With 60 years' experience providing bespoke solutions for the education community, we have a lifetime's experience supporting UK and international students through their academic life. Putting young people at the heart of everything we do is key. We partner with nearly 1,000 UK schools, colleges and universities supporting them with their insurance, risk management, employee benefits, as well as their wellbeing needs.

Experts in international student travel

We are experts in protecting international students. Whether it's supporting irrecoverable pre-paid costs if a student must cancel, or cut a trip short, due to unforeseen events; or covering emergency medical treatment and repatriation costs if a student is injured, or becomes unwell whilst in the UK.

As educational insurance specialists, we offer flexible cover options tailored to your requirements with the ability to earn revenue on individual products as a regulated partner.

Your dedicated client executive will support you in creating a tailored package and our proactive approach means our team of experts regularly reviews your cover to ensure it continues to meet your needs.

Market expertise

With English UK's unique insight into the international student market and our expert insurance knowledge, we've collaborated to produce a cover specifically designed for international students, to provide comprehensive protection for students coming from around the globe, giving peace of mind against a number of unforeseen risks.

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Howden, formerly Endsleigh, has been English UK's preferred insurance partner for the last 20 years, right from the start of our existence. During this time they've provided a complete range of travel and commercial insurance products for our member schools and 1,000s of students.

We're delighted to have agreed to extend our partnership even further and look forward to collaborating on a number of exciting new initiatives.”

Huan Japes
Membership Director, English UK



Working in partnership with English UK for 20 years as their preferred insurance provider.



Cover for international students

We recognise that international students often have more complex insurance needs, and their parents naturally want additional assurances that their children are properly protected throughout their stay in the UK.

Our specialist international students' insurance policy, developed exclusively for non-UK national students travelling to the UK to study, will help make sure your students are protected from the moment they apply to study at your institution, through their journey to the UK, and until they return home.



Cover includes:

- ✓ Protection in the event of cancellation or cutting a trip short
- ✓ Reimbursement of irrecoverable prepaid course fee costs
- ✓ Cover for emergency medical expenses including repatriation home
- ✓ Cover for personal belongings that are lost, damaged, or stolen
- ✓ Cover if personal money or passport is lost, stolen, or damaged
- ✓ Additional transport costs following missed departure

International students studying in the UK

Our policy has been developed to provide effective protection for your organisation and students.

Cancellation or curtailment

Cover for irrecoverable unused travel and accommodation costs which a student has prepaid, or is contracted to pay, if the trip has to be cancelled, or cut short, as a result of an unforeseen event such as an illness, injury, or death.

Course fee cover

Financial protection for irrecoverable prepaid course or tuition fees if a student is unable to begin or continue their studies due to an unforeseen event such as an illness, injury, or death.

Medical emergency and other expenses

Should a student be injured or become unwell whilst on a trip, we'll pay the costs for any medical treatment, hospital,

and ambulance fees, as well as cover for emergency dental treatment. With additional options to increase cover to include emergency private medical services.

Medical repatriation costs

Transport and accommodation expenses for up to two friends, or close relatives, to travel to a student in the UK, and medically necessary repatriation home following a medical emergency. Includes reasonable additional costs for funeral expenses or repatriation to their home country in the tragic event of their death.

Baggage and personal possessions

We'll cover students if their personal belongings are accidentally lost, damaged, or stolen during their time studying in the UK.

Personal money, passport, and documents

Cover in the event of accidental loss, theft of or damage to personal money, and important travel documentation such as a passport or visa.

Missed departure

The cost of additional transport and accommodation costs if a student has missed their transport from or to their home country as a result of an insured event.

Professional counselling

We understand that student safeguarding and wellbeing is paramount. We've included cover for the cost of professional counselling if a student suffers any stress, anxiety, depression, or any other mental or nervous disorder.

Supporting your organisation

Financial protection

Protecting your organisation's income by reimbursing the cost of any course fees which a student is contractually liable for, but is unable to pay, due to an unforeseen event.

Personal liability

Providing you with peace of mind that your students are covered if they're legally liable to pay any compensation following accidental damage to property or causing injury to someone. Protecting your organisation's reputation during a legal dispute.

Personal accident

Providing your students and their families with invaluable financial security whilst studying in the UK, should a student be involved in an accident resulting in a permanent bodily injury or death.

Extended cover

Our policies will also cover your students for up to 21 days for leisure trips across Europe. As well as extending cover for trips anywhere in the world if it's a part of the student's course. Saving you, and your students, time and money in purchasing additional cover.

Sports and activities cover

You'll also benefit from the cover we provide as standard for over 100 different sports and activities arranged under the supervision of your organisation, saving you and your students additional costs in seeking alternative specialist insurance cover.



International student crisis insurance

Providing dedicated emergency assistance and financial protection for crisis situations involving international students studying in the UK.

In partnership with CEGA, the UK's No.1 experts in European and international repatriation services, Howden's international student crisis insurance provides educational institutions with dedicated emergency assistance and financial protection for crisis situations involving international students. This includes incidents such as a student being in a fatal accident, becoming seriously ill, in crisis with their mental health and medically advised to return to their home country, or if a student has died by suicide.

Howden recognises that educational institutions may not have dedicated resource with the time and capability to handle such complex situations. Our international student crisis insurance not only takes the financial pressure off educational organisations but knowing that they have access to 24/7 support and that everything will be handled in a professional and sensitive manner, from initial transport to hospital and liaising with medics and families, to organising counselling, funeral arrangements, and repatriation back to a student's home country, is hugely reassuring.

What's covered?



In the event of a student's serious illness or injury while in the UK, costs of appropriate and suitable transport to repatriate the student to their home country.



24/7 emergency assistance to manage all aspects and logistics of a crisis where a student requires repatriation to their home country



Transport and accommodation expenses for two family members to travel from their home country to the UK, and to accompany the student on the return journey.



Costs of funeral expenses and appropriate and suitable transport to repatriate their body or ashes to their home country

Real life story

An international student studying an undergraduate degree at a UK university was unfortunately involved in a road traffic accident. As a result of this incident, the student sustained serious injuries, which required emergency medical treatment and where the student was hospitalised. Due to the significance of the injuries, tragically the student lost their life and passed away whilst within the UK.



Working in partnership to provide support to the family and university.

The Howden travel team worked alongside CEGA, our emergency medical assistance provider, to offer additional support to the education provider and the student's family during this difficult time. This involved arranging suitable transport for the student's immediate family members to travel to the UK. The policy covered the costs of flights, accommodation, and ongoing transport for the student's mother, brother, uncle, and fiancé whilst they were in the UK.

Howden and CEGA worked together to arrange the formal repatriation of conveying the student's ashes back to their home country. The policy also covered the cost of arranging a multilingual professional counsellor to support the family.

Following the safe arrival of the student's ashes back to their home country, Howden and CEGA were able to extend their support in covering the costs, and funeral arrangements, on behalf of the family.

Because the university had Howden's international student crisis insurance in place, the specialist management of this tragic situation, funeral arrangements, and all transport and accommodation were organised by Howden's travel team alongside CEGA. This meant the university and the student's family had invaluable support during this terribly upsetting time and didn't need to worry about any of the travel and complex repatriation arrangements.

Flexible insurance models built for you and your students

We've made our insurance models as financially flexible as possible, and provide the opportunity for you to include a travel insurance solution, as a value-added service, for your students, marketing the cover as a unique selling point to provide confidence to travel, or maximise commercial revenue for your organisation.

Both of our partner models are arranged on a flexible basis, meaning there's no upfront cost to set up a partnership agreement with us, and we'll only collect premiums based on the number of insured student weeks declared to us on a monthly basis.

Inclusive model: including the insurance as part of the package

You've the option of arranging your cover on an inclusive basis – whereby all students are provided cover under one policy, and the cost is included as part of the students' course fees. Not only does this provide you and fee payers with peace of mind, but it also allows you to have control, knowing that all students are automatically covered.

There's an overwhelming concern that many students are either left to take out policies themselves, which may not offer the level of cover they may need, or students in many cases are travelling without any insurance protection at all. Through our inclusive model, you'll be sure that all your students will have the full protection they require, and will be provided with the same level of service through Howden.

Opt-in model: offering the insurance as a value-added product

You give students the option to take out cover as an additional benefit, and we'll work with you to include the insurance offering as a part of the admissions process, and within your booking platforms. If the students choose to include the policy, you collect the premiums and we'll invoice accordingly on a monthly basis.



Partnered with the UK's market leading medical assistance provider

In the event of a claim, your students will be supported by CEGA's dedicated team who have a clear understanding of our partnership and your students' needs. As one of the leading providers of medical and security assistance, CEGA will be able to assist your students anywhere in the world.

Emergency assistance service

- UK response centre
- 24/7 support helpline
- Multilingual advisors (21)
- Quick response times

In-house medical team

- Local knowledge on the ground
- Expert advice for medical situations
- Conduct logistics & transport
- International funeral arrangements
- Cost management

Doctor and nurse support

- Global network of hospitals
- Aero-medical care
- State-of-the-art medical equipment
- Hospital admission organised

Air Ambulance/Repatriation

- Extensive travel / aviation expertise
- Qualified doctor / nurse escorts
- Bed-to-bed patient transfers
- EURAMI accredited (The European Aero-Medical Institute)

Commercial insurance

Successfully managing commercial risks will help support the operational management of your organisation.

It's not just the bricks and mortar of your language school that needs considering, from protecting against cyber risk to ensuring your staff and your language schools' reputation is secure. Our experienced team will tailor your portfolio of insurance so you can be confident that you have the right cover options in place. We can arrange protection against a wide range of risks.

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We chose Howden, formerly Endsleigh, to support us in finding the right insurance for our organisation. Without doubt, Howden has the 'human touch' and truly understands the international education sector.

We felt really well looked after. The team took time getting to know us and to understand what our business is all about. Knowing we have exactly the right policy in place, especially with cyber cover, gives all three Directors peace of mind. We would definitely recommend Howden to other businesses in the international education space.

Public liability

Protects your language school against claims of legal liability by third parties, including visitors and students, in the event of damage to their property, injury or death. Cover includes the legal costs incurred in defending or settling such claims.

Employers' liability

Protects your language school against claims of legal liability by employees, governors, trustees, and work experience trainees, who suffer work-related illness or injury. Cover includes the legal costs incurred in defending or settling such claims.

Buildings and contents

Your buildings are inevitably exposed to risks such as fire, flood, and storm. With buildings

and contents insurance, your property and its contents are protected. Cover can be extended to include accidental damage, malicious damage, and subsidence. Contents insurance can be provided for items such as audio-visual equipment, computers, office machinery, stock, general fittings, fine arts, and sports equipment for all risks including accidental damage.

Business interruption

Imagine being unable to continue educating your international students due to an insured event such as fire, flood, or storm. Business interruption covers the loss of income or additional costs incurred following physical damage to your property.

Professional indemnity

As an education provider, you strive to provide the highest quality of teaching to your international students, employing qualified professionals with specialist skills and knowledge. But imagine your business having to defend itself against allegations of failure to educate, or failing to deliver in some other way. Professional indemnity cover protects you against claims made in respect of your legal liability for losses arising from a breach of professional duty.

Legal expenses

Running a business of any type creates a potential exposure to legal actions, and international schools are no different. If you find yourself in need of legal help, legal expenses insurance can help with the cost of legal representation and awards of compensation made against you, or the costs of pursuing a claim against someone else.

Contract works

Protect your organisation against claims relating to building works at your premises. Contract works insurance covers building work prior to completion. For example, theft of tools and equipment hired to carry out the work, or from risks such as fire, or flood. The policy would pay for work that had been done to be reinstated, including the cost of all materials.

Engineering

Whether you're moving computer equipment from one site to another, or you run into problems with machinery or equipment that your organisation relies on, engineering insurance protects against machinery breakdown and business interruption. Some insurers can provide statutory inspection services.

Motor fleet

Motor fleet (minibuses and vans) insurance covers your motor vehicles, including occasional business use for staff, who are required to use their own vehicles on company business.

Commercial crime

Protect your organisation against financial losses caused by business-related crime committed by an employee such as theft, fraudulently

transferring funds, damage to property, or forging signatures on business accounts.

Business travel

Cover for you and your staff on business trips, includes emergency medical fees, repatriation, cancellation, curtailment, missed or delayed departure, and baggage as standard as well as 24-hour emergency helpline for peace of mind in the event of a crisis situation.



Cyber security for language schools

We provide tailored cyber cover to ensure language schools are protected against cyber attacks.

Cyber insurance has become more and more important for education providers due to the increased reliance on technology and the importance of protecting digital assets.

Having cyber cover in place will not only protect your school against the loss of income and any claims made against you following a data breach, but you'll also have access to legal advice and a team of experts to help minimise the damage caused to your organisation - be it financial or reputational.



What's covered?

Cyber cover protects your school against malware, phishing, or other cyber attacks. It can be tailored to fit the school's specific needs in terms of indemnity limits and excess.

- Access to incident response helplines and notification centres which are available 24/7/365 to report a cyber event. This helps the insurer act as quickly as possible to minimise the damage and outlay for a claim.
- Project management support throughout an incident from the initial attack until you are back up and running. Includes access to industry experts for support in helping to restore systems and managing public relations to combat any reputational damage.
- Legal help and assistance with breach notification letters. These can be to affected parties or to regulatory bodies officially informing them of an incident.
- Forensic analysis of your systems into how the incident occurred. This is required as part of the report to regulatory bodies.
- Costs for attending court. This may be necessary as a result of a cyber attack.
- Extortion costs for removing malware and to cover any ransom payment which may need to be paid in bitcoin or other crypto currencies.
- Cover for liability of any losses caused by the transfer of any malware, virus, or ransomware to a third party. Includes compensation costs associated with a data breach or breach of any privacy legislation, and negotiation for retrieving stolen data.
- Cost for contract staff or overtime to recover or rebuild your data if it's too badly damaged and can't be restored.
- Covers lost income and extra costs if a cyber attack disrupts operations for a significant period of time.
- Cover is automatically extended to cloud, remote, or outsourced locations, and for human error or accidental deletion of data.



Why choose Howden for your cyber cover?

Howden works with insurers that invest in technologies such as network scanning to identify emerging cyber threats. With access to data over many years, insurers can see the trends or methods of cybercrime, and so pre-warn policyholders of any vulnerabilities before they are targeted.

Who should have cyber insurance?

Any organisation that is connected to the internet needs to implement measures for cyber security. Cyber security is particularly important for schools as they hold large volumes of sensitive student or parent data.

What can Howden do?

Howden has supported over 300 schools to find a proactive cyber solution. Our cyber insurance has been designed to help protect education organisations from emerging risks as well as the reputational and financial fallout of a cyber attack or data breach. If you're buying cyber insurance for the first time, we can help you find a policy that fits your needs and budgets.

What's the most common form of cyber attack on schools?

Phishing attacks are most common, where hackers break into a school's IT system. Phishing is a type of social engineering attack often used to steal user data, including login credentials, and credit card numbers. It occurs when an attacker, masquerading as a trusted entity, dupes a victim into opening an email or text message. The recipient is then tricked into clicking a malicious link, which leads to the installation of malware (software designed to damage or gain unauthorised access to a computer system). This locks your IT system and encrypts data, only to be unlocked and decrypted upon payment of a ransom.

Following its last Cyber Security Audit, the UK National Security Council found that 78% of schools and academies admitted they had experienced at least one form of cyber security incident, with a noticeable increase in the number of ransomware attacks.*

*Cybersecurity Schools Audit | LGFL <https://lgfl.net/security/securityaudit>

More reasons to choose Howden...

We're here when you need us

Our long-established specialist team supports a wide range of education providers including language schools and summer schools.

As part of your relationship with us, you'll have an experienced client executive who'll provide end-to-end support. Whether it's on the phone or in person, we're here when you need us.

A seamless experience

A robust claims support journey begins from initial claim submission through to reimbursement, which at times can be complex and time consuming; that is why we've developed a clear and simple value-based claims management approach for language schools.

Working closely with our insurers and partners, we've enhanced communication throughout the claims management journey, ensuring simple claims can be settled swiftly, removing any unnecessary steps.

We're always improving and evolving

We regularly review emerging risks and trends in the sector to develop and enhance our offerings to meet the evolving needs of educational establishments.

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Howden is an expert insurance group full of talented people with the freedom and support to do what we do best: safeguard your business or organisation. We do insurance differently – offering flexible, high-quality cover and reassuringly straightforward service, while using insurance as a tool to increase your resilience. United by a no-limits mindset, we are a powerful and passionate team who can rise to any challenge to do right by your business.

William Brunwin
Executive Director, Education Division, Howden

Our commitment to you, our community, and the environment

Howden is committed to delivering value to its customers, people, and partners through enhanced capability, insurance specialisms, and wider access to up-to-the-minute thinking on risk management trends, complex risk and case management buying power, accessing the whole AA-rated market global licensing arrangements.

Corporate social responsibility (CSR) sits at the heart of everything we do, it impacts our business, our colleagues, our partners, and the local community. From the charities we support, to reducing our environmental impact, our CSR activities help us deliver our strategic aims and create a positive working environment for our people.

641

Charities supported

Through match-funding, volunteering, grants, and more

320

Fundraising events

Organised by our employees and CSR champions

£5.6m

Donated

To charitable partners

38

Countries

How far our donations reached

£182k

Match-funded in 2023

Supporting our people's personal challenges



Get in touch

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