

Student Group Insurance Claim Guidance

This guidance is for Student Groups members who are wanting to make an insurance claim through KSU's insurance provider. In order to claim through Howden Insurance, the incident must have occurred during an organised activity. An example could be during a BUCS/LUSL competition, during training sessions or an event hosted by your student group.

For more information on the main cover and exclusion of the Insurance, please find the document '[IPID Endsleigh Essential Cover Personal Accident Insurance](#)'

How to Claim

When making a claim through the insurer, the student who is affected must complete a claim form, which can be found here [Claim Form](#) and return it to the insurer as soon as practicable.

Please send your completed form to education@howdeninsurance.co.uk . Alternatively, if you would like to post the form, the address is Chubb European Group SE, Sentinel Building, 103 Waterloo St, Glasgow G2 7BW.

Please ensure that all sections are completed and that you have signed the declaration on page three of the form.

If you need any help completing the form, please call Howden Insurance on 0333 234 1288.

What else do I need to provide?

Temporary Total Disablement

This benefit is available across all three levels of cover. It provides a fixed weekly benefit where you have been entirely prevented from attending your studies because of your accident. Where you are able to attend studies but find that you have to incur extra travelling expenses such as bus or taxi fares, these can be claimed up to the maximum benefit stated in the policy.

The first seven days of any claim are excluded

To claim, you will need to submit a medical certificate completed by your doctor or surgeon stating that you have been entirely prevented from attending your studies. This can be on the claim form or separate medical certificates. If you are claiming extra expenses, you will need to provide us with bus tickets or taxi receipts to validate your claim.

Additional Travel Expenses

All levels of cover provide this benefit, which helps towards travel expenses to and from hospital outpatients' appointments.

To claim, you will need to provide evidence of appointments (e.g. appointment letters/cards) and travel receipts to validate the claim. If you are driven by a private car, a mileage allowance can be provided.

The minimum claim under this benefit is £25

Hospital Confinement

This benefit, available under the policy offers a fixed amount for each 24-hour period spent in hospital. To claim, you will need to provide your admittance and discharge papers, which should clearly show the date, and time you were admitted and discharged from the hospital.

Dental Expenses

The Dental Expenses benefit will pay up to the amount shown in the policy expenses necessarily incurred to repair damaged teeth after an impact to the mouth. Cosmetic treatment is not covered. To claim, you need to provide dental receipts detailing the costs and treatment given by your dentist.

The first £25 of any claim is not covered.

Loss of Earnings

Loss of earnings is provided as standard under the Essential and Elite policies. This benefit provides cover for lost earnings because of your accident up to the amount shown in the policy.

To progress a claim under this section of the policy, you will need to provide a medical certificate stating that you should not attend work, a letter from your employer stating the dates when you were unable to work and four pay-slips prior to your injury so that we can calculate your average weekly wage.



The first seven days of any claim are excluded.

Howden's Service Standards

If the claim is sent to Howden Insurance they will send your completed claim form and supporting documentation to Chubb within 24 hours of receipt, subject to verification from KSU, you are a beneficiary under this policy and were participating in an organised activity.

Please ensure that you provide a valid email address and mobile number in case they need to get in touch on the claim form. The preferred method of making settlements under the policy is by bank transfer and Chubb will request this information directly from you.

Need further help?

If you need any help with completing the forms, or wish to discuss any aspect of the policy, please email Howden Insurance at education@howdeninsurance.co.uk or call them on 0333 234 1388.