

How to Claim

First steps.

You will need to complete a [claim form](#) and return it to Endsleigh. Please ensure that all sections are completed and that you have signed the declaration on page four of the form.

You can return the form to us by e-mail at education@endsleigh.co.uk, or by post to Endsleigh Business, Hadley House, Shurdington Road, Cheltenham, GL51 4UE.

If you need any help completing the form, please call us on 01242 866788 and we will be happy to assist you.

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. If you are claiming for extra expenses, you will need to provide us with bus tickets or taxi receipts to validate your claim.

Emergency Travel Expenses.

All three levels of cover provide this benefit, which helps towards the travelling expenses to and from hospital outpatients' appointments. The maximum amount available can be found in the policy document.

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 private car, a mileage allowance can be provided.

The minimum claim under this benefit is £25.

Hospital Confinement.

This benefit, available under all three-policy levels 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 Platinum and Platinum Elite policies and as an optional top-up under the Gold policy. 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.

Our service standards.

Our intention is to provide a claim reference number within two working days of receipt. To help us keep in contact with you, please ensure that you provide us with a valid e-mail address and mobile telephone number in case we need to get in touch.

Once we have passed your claim to insurers with all of the necessary supporting documentation, we aim to give you a response to your claim within 28 days.

The preferred method of making settlements under the policy is by bank transfer, which helps avoid the need to wait for cheques to be posted to you. If you would like to use this method of settlement, please let us know so that we can pass your bank details on to insurers.

Need further help?

If you need any help with completing the forms, or wish to discuss any aspect of the policy, please e-mail us at education@endsleigh.co.uk or call us on 01242 866788.