

RUSSIAN LANGUAGE UNDERGRADUATE STUDIES LTD

RLUS is a non-profit-making company limited by guarantee. Company No. 2867380 Registered Charity No. 1028482

Patron: Sir Rodric Braithwaite G.C.M.G.

Web site: www.rlus.co.uk

INSURANCE

All students must have valid insurance before starting their RLUS course. Until the current academic year, RLUS has arranged a group policy. However, due to new rules imposed by the Financial Service Authority, we are no longer able to provide this service. It is therefore the student's responsibility to arrange their own insurance and RLUS must have proof that you are fully insured.

Birmingham, Manchester and UCL 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. 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 [here](#). 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 discount, compared to the normal internet prices. Both you and RLUS will be told what the cost is. You will be asked to pay RLUS (and not Endsleigh) for your insurance. Once the premium has been paid, RLUS will issue you with an insurance certificate. If you subsequently wish to amend your cover, you can do so directly with Endsleigh.

However, you do not have to be insured with Endsleigh. As long as your policy covers you for medical expenses and personal belongings, this will be acceptable to RLUS. I also recommend that you choose a policy that covers the cancellation of your course or curtailment. RLUS will need a copy of your insurance certificate for our records.

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.