
Enrolled Learner Protection

Insurance product information document

Company: Aviva Insurance Ireland DAC

Product: Enrolled Learner Protection - ILEP

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This document provides a summary of the key information relating to this enrolled learner protection insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is designed to meet the needs of customers who wish to protect the academic fees that they have paid to a private college in the eventuality of that college closing.



What is insured?

- ✓ The insured event is the insolvency or winding up of an education provider.
 - ✓ If an insured event occurs we will pay the cost of alternative tuition during the Period of Insurance.
- If we are satisfied that an alternative academic course is not available, we will provide you with a refund of unexpired fees.



What is not insured?

- ✗ The default or financial failure of any transport or accommodation provider.
- ✗ Your disinclination to travel.
- ✗ You being unable to attend due to being infected by a communicable disease
- ✗ Strike or industrial action, mechanical breakdown or the failure of any means of transport (other than disruption of road and rail services by avalanche, snow or flood) which existed or the possibility of which existed and for which advance warning had been given before the date on which your academic course was booked.
- ✗ Your failure to obtain a visa.
- ✗ Your bankruptcy.
- ✗ Any deliberate, criminal or fraudulent act or omission by you.
- ✗ Circumstances where your or our right of recovery is restricted by any contract.
- ✗ War, terrorism, confiscation or nuclear risks.



Are there any restrictions on cover?

- ! If you cease to be enrolled on your academic programme this policy will automatically terminate from that date.
- ! We will not make any payment unless the premium has been paid to Us.
- ! We will not make any payment under the Policy where You would be entitled to be paid under any other insurance if this Policy did not exist..
- ! If You have made a false claim under the Policy, We can refuse to pay the claim or We can treat the insurance as though it had never existed.



Where am I covered?

✓ For any English Foreign Language or Private Higher Education provider in the Republic of Ireland as detailed in the policy schedule.



What are my obligations?

- You must read the policy wording and the schedule and if anything is not correct, notify us immediately.
- You must tell us promptly about anything likely to give rise to a claim under the policy.



When and how do I pay?

For an academic course approved under ILEP, the Education provider has arranged for the payment of the premium.



When does the cover start and end?

Unless otherwise specified on your policy documents, the duration of your insurance contract will be 8 months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule.



How do I cancel the contract?

This policy is required as this academic course has been approved under ILEP. As a result, if You cease to be enrolled on Your Academic Programme this Policy will automatically terminate from that date and no refund of premium is due.