International Student Services

**Health Insurance - Courses Over 6 Months**

Since the 6th April 2015 students studying for longer than 6 months will have paid a Health Surcharge when making a visa application. As a result there should be no charge for treatment with the National Health Service (NHS).

You will be eligible for full health care under the NHS, including the treatment of pre-existing conditions. This treatment is available from day one of your stay. You will have to pay the usual statutory charges, such as the cost of prescriptions, which are around £8.20 per item and dental and eye treatment which are not normally free of charge.

**IMPORTANT:** Even if you can be treated by the NHS for most health needs, the NHS does not cover all risks, so you should still consider taking out medical insurance.

**Some of the risks not covered**: if you fall sick and want to be transported home for treatment or want a family member to stay in the UK to look after you.

You can either buy medical insurance from a company in your own country or one in the UK.

You should make sure that your insurance covers all the following areas:

 Emergency medical and other expenses

 Personal accident

 Baggage

 Personal money, passport and documents

 Personal liability

 Missed departure

 Cancellation or curtailment charges

 Overseas legal expenses and assistance

 Course fees

**Please note that, because you are coming to the UK to study and not just as a tourist, standard travel insurance is not enough!**