

# Learner PROTECTION

## FAQs

### **Q: What is Enrolled Learner Protection Insurance?**

A: Enrolled Learner Protection Insurance means that in the event that your college closes before the completion of your course, that you will be placed into an alternative college close to the location of your current school in order to complete your course. If this is not possible, we will issue a refund of the unused portion of your course fees.

### **Q: How does Enrolled Learner Protection work?**

A: Following payment of the premium to Study & Protect by the college on your behalf, Study & Protect will send you a certificate of insurance to you by email, confirming that you are on cover. This certificate will contain your personal details and have a unique identifier for the policy. Study & Protect will also retain your email address in order to contact you directly should a college closure occur.

### **Q: Do I need to retain my certificate?**

A: Yes, please retain your certificate. This is your proof that you are insured and your course fees are protected.

### **Q: Who should I contact should my college close?**

A: Please contact Study & Protect and quote your certificate number and confirm your college name in the event of a claim. Study & Protect and Hiscox will then be able to assist you through the process of either relocating you to another college or refunding the unused portion of your fees due to you.

### **Q: Does my Enrolled Learner Protection policy cover a refund of my course fees if I am unable to continue my course for personal reasons?**

A: No. This policy covers you only in the event that your school ceases to provide your course to you due to loss of accreditation or insolvency. If you choose not to continue your course for personal reasons you will not be refunded by neither Study & Protect nor Hiscox. If you wish to purchase a policy which protects your course fees due to your own inability to continue your studies please contact us at [mei@studyandprotect.com](mailto:mei@studyandprotect.com).

### **Q: I have changed my mind and do not wish to study in Ireland any more. My school will not refund my course fees. Can I make a claim under my Enrolled Learner Protection policy?**

A: Our policy does not cover your course fees if you decide you no longer wish to study in Ireland.

### **Q: I have received an email with my Enrolled Learner Protection insurance certificate. Does this mean my school is closing?**

A: No. Your school is required under the education act that they provide you with this insurance policy. It is there to protect you in the event of a school closure, however it is no indication of the risk of your school closing.