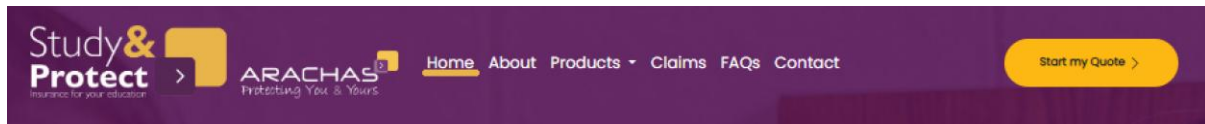
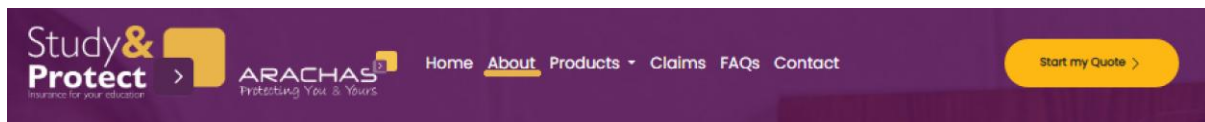


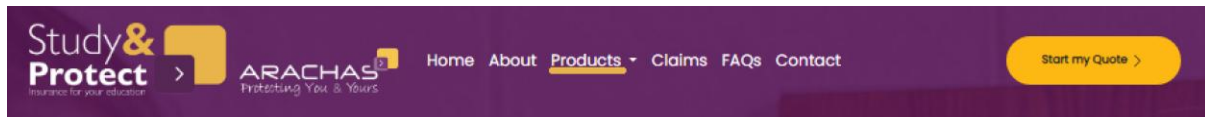
Welcome to Study & Protect, part of Arachas, Ireland's largest, nationwide insurance broker. On [www.studyandprotect.com](http://www.studyandprotect.com) you can get a quote and purchase a policy in a matter of minutes. Our Step-by-Step guide below, outlines how to use our website and purchase a policy on [www.studyandprotect.com](http://www.studyandprotect.com).



At all times, if you wish to return to the home page, you can select the [Home](#) option on our Menu bar, which will redirect to you to our home page, which includes our Quote Form and option to Buy Online.

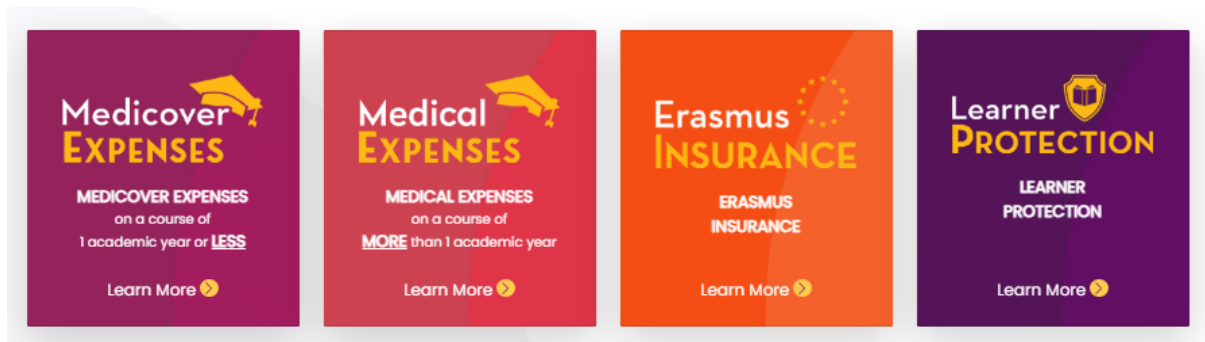


If you wish to learn more about Arachas & Study & Protect, please select [About](#) from the Menu page.



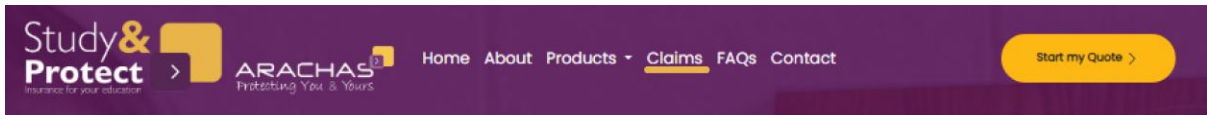
Before getting a quote online, you can review the different policies available and the policy documents attaching to each, by selecting the '[Products](#)' dropdown on our Home Page.

Or by selecting any of the [Product Tiles](#) on our Home Page, as seen below.

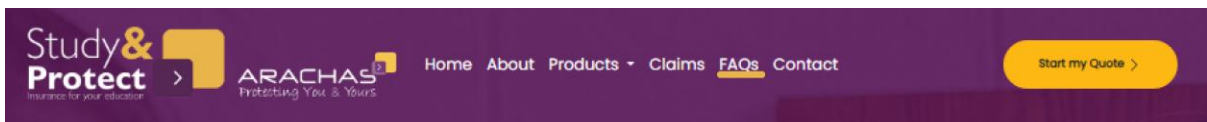


You can read through the product information for each of the products we offer, by selecting any Product Tile, from the following options:

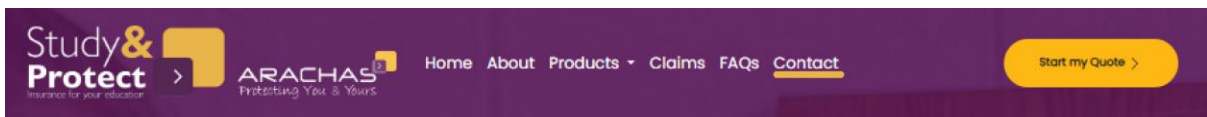
- [Student Medical Insurance - Medcover](#)
- [Student Medical Insurance](#)
- [Erasmus Insurance](#)
- [Learner Protection Insurance](#)



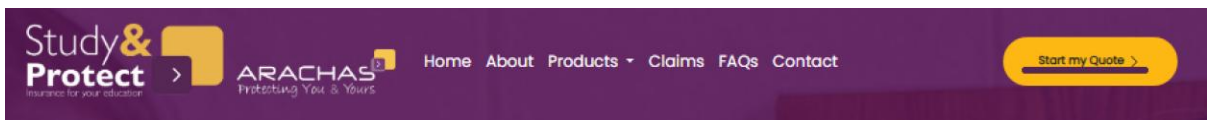
If you wish to learn more about the claims procedure, please select [Claims](#).



If you wish review our Frequently Asked Questions, please click the link to our [FAQs](#) page.



You can view our full contact details on the [Contact](#) page.



If you wish to proceed with getting a quote you can click [here](#) to **Start your Quote** and follow the steps below –



## Step 1: Initial Information

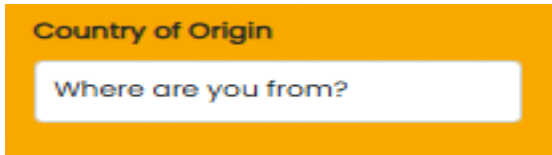
This step requires some basic information in order to provide you with a quotation for the policy types available, based on your specific requirements.



Get Quote & Buy Online

### Country Information

- **Country of Origin:** means either:
  - a) the country which is your (the insured person's) regular place of residence prior to the commencement of the journey, or
  - b) any country for which you (the Insured Person) holds a valid passport.
- **Destination Country:** means either:
  - a) Ireland, if you are a Non-EEA student currently in, or planning on travelling to Ireland, to attend a course of study or
  - b) Another country within Europe, if you are resident in Ireland and travelling on a journey for leisure, rest and relaxation or Work, where travel begins and ends in Ireland.



Country of Origin

Where are you from?



Destination Country

Where are you going?

- ? If your Country of Origin is outside of the European Economic Area, and you are coming to, or already in, Ireland for the purpose of study, click [here](#).
- ? If your Country of Origin is Ireland and you are visiting another country within Europe on a journey for leisure, rest and relaxation or Work, where travel begins and ends in Ireland, click [here](#).

### Educational Institute Information:

- **School:** means the school, college or educational institute associated with your course of Study in Ireland.  
NOTE: If your school or college doesn't appear here, please contact us at [studyandprotect@arachas.ie](mailto:studyandprotect@arachas.ie)



School

Please select School / University

- ? If you are applying for the Stamp 1G Graduate visa, please select the educational institution previously attended.

- **Agent Name (Optional):** if you are being assisted by an Educational Agent, please state the agent's name here. Otherwise, you may leave this field blank.

Agent Name (Optional)

- **Agent Reference (if provided):** if you have been provided with an Agent Reference, please include this reference here. Otherwise, you may leave this field blank.




Agent Reference (if provided)

### Course Information

The next step is to select if you are either:

- A student on a course of 1 academic year or less
- A student on a course of more than one year
- A graduate student (applying for a 1G visa)

I am...

 A Student on a course of 1 academic year or LESS	 A Student on a course of More Than One Year	 A Graduate Student
---------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------

This information is required to determine the range of policies you are eligible to purchase.

### Cover Requirements

- **Cover Start Date:** This is the date that you wish for your policy cover to begin. This should be the date of arrival in the Destination Country, or expiry of any previous policy, to ensure that you are covered for the entirety of your stay.

Cover Start Date

**NOTE:** A Study & Protect policy can only be purchased up to a maximum of 6 months in advance of your chosen start date.

- **Cover End Date:** The date that you wish for your policy cover to end. Please note that the maximum duration that a policy can have is one year and policy cover will end at 23.59 GMT on the end date selected.

Cover End Date

- **First Name(s):** Your First Name(s). For visa purposes, we recommend this matches your passport exactly.

A white text input field with a yellow border and a yellow background, labeled "First Name(s)".

- **Last Name(s):** Your Last Name(s). For visa purposes, we recommend this matches your passport exactly.

A white text input field with a yellow border and a yellow background, labeled "Last Name(s)".

- **Email Address:** your personal email address. If the email is invalid, the following error will appear: *Insert a valid email.*

A white text input field with a yellow border and a yellow background, labeled "Email Address".

- **Confirm Email Address:** please re-enter your email address in order to validate the contact details provided

A white text input field with a yellow border and a yellow background, labeled "Confirm Email Address".


**NOTE:** this is the email address to which your documents will be issued. If the email is invalid, the following error will appear: *Insert a valid email.* If the email address is entered incorrectly, you will need to contact us to reissue your documentation.


- **Date of Birth:** your date of birth, as noted on your passport.

A white date input field with a yellow border and a yellow background, labeled "Date of Birth". The placeholder text is "dd/mm/yyyy" and there is a calendar icon on the right.

- **Gender:** Your gender, from the list of options available.

A white dropdown menu with a yellow border and a yellow background, labeled "Gender". The text inside says "Please select Gender".

-  Depending on the information provided above, you may be asked additional questions. If additional questions appear, click [here](#):

-  If no additional questions appear, you must first agree to our [Terms of Business](#) and [Privacy Policy](#) as noted on the Quote Form in order to proceed with obtaining a quotation.

By clicking this button you have agreed that you have read and understood our [Terms of Business](#) and [Privacy Policy](#)

Finally, you may be required to complete the "I'm not a Robot" reCaptcha in order to proceed. If you wish to get a quote, click '[Get Quote](#)'. to proceed to [Step 2: Products section](#) of this guide.

A white reCAPTCHA box with a yellow border and a yellow background. It contains a green checkmark, the text "I'm not a robot", and the reCAPTCHA logo with "reCAPTCHA Privacy - Terms" below it.



## Step 2: Products

Step 2 will display the policy types available for you to purchase, based on the information you have provided in [Step 1](#).

On this page, you will see the total cost for the policy and the breakdown between the Insurer Premium(s) and the Broker Fee.

This page will also include some important information relating to the policy or policies available to purchase, as well as key documentation which you can download and review before proceeding with your purchase.

An explanation for some of the terms which you **may** see on this page include, depending on the policy or policies being quoted:

- **Limit of Cover:** The maximum amount of money an insurer will pay for a covered claim.
- **Inpatient Psychiatric Treatment:** Hospital costs if the Insured Person is hospitalised due to a psychiatric disorder, as per the policy terms and conditions
- **Excess:** means the amount of each and every claim that the Insured Person must pay, as shown in the Schedule, for the appropriate section of the Policy.
- **Policy Wording:** An official document that outlines the terms and conditions attaching to the policy.
- **IPID:** This stands for 'Insurance Product Information Document'. It is a short, standardized summary designed to help you understand an insurance product quickly and clearly.
- **Table of Cover:** This is a concise summary section in an insurance document that outlines the main benefits of the policy, along with the limits, sub-limits, and any excesses that apply to each type of cover.

Once you have reviewed the quotations offered to you based on the information you have entered in full, if you wish to proceed, choose the "Select Product" button for the relevant product and proceed to [Step 3: Personal Details](#).

## Step 3: Personal Details

On the "Personal Details" page, the first twelve fields will be pre-populated with the information you have previously completed during [Step 1](#) and [Step 2](#).

This information will be available as 'Read Only' for you to review in full.

Should you need to amend any information in these fields, you can return to the previous pages of the Quote Form by clicking on the "Previous Step" and repeating [Step 1](#) and [Step 2](#) as required.

Once everything is correct, you must complete six additional fields as follows:

- **Phone Number:** Please enter your current Irish phone number. If you do not currently have an Irish phone number, please enter your current personal phone number, including the country code.
- **Address Lines:** Please make sure to split your full address between all available fields (Address Line 1, Address Line 2, City, Postal Code and Country).  
NOTE: If one of the fields contains too many characters an error may appear at the payment stage. To avoid this, ensure your address is split out across Address Line 1, Address Line 2, City and Postal Code.

If you still don't have an Irish address or phone number, please insert your home country details and make sure to update us later by emailing [studyandprotect@arachas.ie](mailto:studyandprotect@arachas.ie) with your Irish contact details.

Once everything is correct, you can proceed to [Step 4](#), by clicking on Next Step.



## Step 4: Pre-requirements for Cover to apply

If you have selected the Study in Ireland Accident & Repatriation policy, proceed to [step 5](#).

If you have selected either Medcover Standard/ Medcover Superior/ Medcover Diamond or Erasmus Budget/ Erasmus Standard, you will need to complete one additional step – **‘Pre-requirements for Cover to apply’**.

Please make sure to read all the pre requirements carefully before proceeding with your quotation. If you have any questions, please contact us using the contact information noted at the top of our web page at any time.

Once you have read all the provided information and are ready to proceed, you will need to confirm whether you agree with the terms and conditions -

- If you agree with the terms and conditions, select "Yes" to the "Can the Insured Person confirm the statements above?" question; and click ‘Next Step’ to proceed to [Step 5](#).
- If you cannot agree with the terms and conditions, select “No” to be brought to a page to contact us, or contact us using the contact information noted on our website.

If you have selected the Study in Ireland, International Student Accident & Repatriation policy, you will be automatically directed to the final step.



## Step 5: Payment and Policy Confirmation

You will now see the "Payment" section, noting the policy type you have selected and the total amount to be paid.

Once you have chosen your desired payment method (Google Pay, Apply Pay or Pay with Card) enter the required payment information and click 'PAY NOW'.

If the payment has been successful, you will receive a confirmation message on screen with your policy number. You will also receive a policy certificate for your insurance policy. If the payment is not successful, please contact our team at [studyandprotect@arachas.ie](mailto:studyandprotect@arachas.ie) with a screenshot of the error so we can assist you.

Our contact details are available on our website and can be located through the [Contact](#) Tile on our [Home Page](#).

## Additional Questions

(1) If you have selected the option '**I am a student on a course of more than one year**', and are **under the age of 18**, you will be presented with an additional question -

- **Are you a dependant of someone who has a Study & Protect policy currently in force?:**

If your parent / guardian currently has a Study & Protect policy in place, please select Yes – otherwise, please select No.

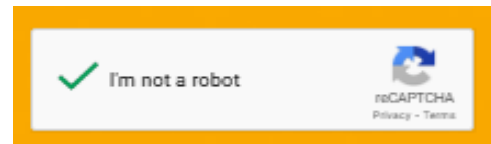
Are you a dependant of someone who has a Study & Protect policy currently in force?

Yes  No

You must then agree to our [Terms of Business](#) and [Privacy Policy](#) as noted on the Quote Form in order to proceed with obtaining a quotation

By clicking this button you have agreed that you have read and understood our [Terms of Business](#) and [Privacy Policy](#)

You may be required to complete the "I'm not a Robot" reCaptcha in order to proceed, however you will be re-directed to a form to be completed.



Unfortunately we cannot process your quotation on line in this instance, however, by completing the form, we will be able to review your requirements and contact you directly to discuss.

(2) If you have selected the option '**I am a student on a course of One Academic Year or Less**', and are **under the age of 18**, you will be presented with an additional question -

- **Are you a dependant on someone who has a Study & Protect policy currently in force?:**

If your parent / guardian currently has a Study & Protect policy in place, please select Yes.

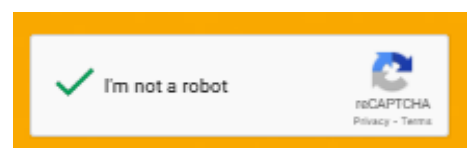
Are you a dependant of someone who has a Study & Protect policy currently in force?

Yes  No

You must then agree to our [Terms of Business](#) and [Privacy Policy](#) as noted on the Quote Form in order to proceed with obtaining a quotation.

By clicking this button you have agreed that you have read and understood our [Terms of Business](#) and [Privacy Policy](#)

Finally, you may be required to complete the "I'm not a Robot" reCaptcha in order to proceed to '[Get](#)



[Quote](#). Click here to proceed to the [Get Quote](#) section of this guide.

If your parent / guardian currently does not have a Study & Protect policy in place, please select No.

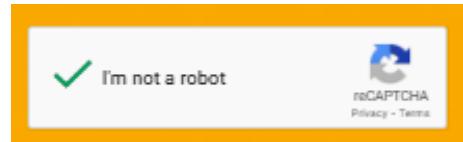
Are you a dependant of someone who has a Study & Protect policy currently inforce?

Yes  No

You must then agree to our [Terms of Business](#) and [Privacy Policy](#) as noted on the Quote Form in order to proceed with obtaining a quotation.

By clicking this button you have agreed that you have read and understood our [Terms of Business](#) and [Privacy Policy](#)

You may be required to complete the "I'm not a Robot" reCaptcha in order to proceed, however you will be re-directed to a form to be completed.



Unfortunately, we cannot process your quotation on line in this instance, however, by completing the form, we will be able to review your requirements and contact you directly to discuss

(3) If you have selected the option '**I am a student on a course of more than one year**', and are **over the age of 35**, you will be presented with an additional question -

- **I have been resident in the Republic of Ireland for longer than 9 months:**

I have been resident in the Republic of Ireland for longer than 9 months

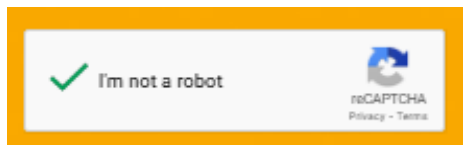
Yes  No

If your date of arrival to Ireland was within the last 9 months (from your selected cover start date), select No.

You must then agree to our [Terms of Business](#) and [Privacy Policy](#) as noted on the Quote Form in order to proceed with obtaining a quotation.

By clicking this button you have agreed that you have read and understood our [Terms of Business](#) and [Privacy Policy](#)

Finally, you may be required to complete the "I'm not a Robot" reCaptcha in order to proceed to '[Get Quote](#)'. Click here to proceed to the [Get Quote](#) section of this guide.



If your date of arrival to Ireland was within the last 9 months (from your selected cover start date), select Yes.

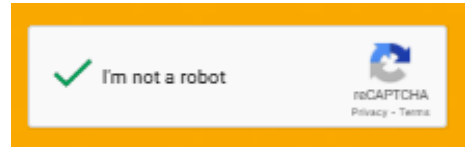
I have been resident in the Republic of Ireland for longer than 9 months

Yes  No

In this instance, you must then agree to our [Terms of Business](#) and [Privacy Policy](#) as noted on the Quote Form.

By clicking this button you have agreed that you have read and understood our [Terms of Business](#) and [Privacy Policy](#)

You may then be required to complete the "I'm not a Robot" reCaptcha in order to proceed, however you will be re-directed to a form to be completed.



Unfortunately, we cannot process your quotation on line in this instance, however, by completing and submitting the form, we will be able to review your requirements and contact you directly to discuss.