Personal Accident/Travel

One of the more complex areas due to the many differences that can arise with persons insured, benefits and activities.

Although the insurance contract is between the insurer and the policyholder, that being the University, the risk presented is one of injury/expense to the individuals who are connected to the University. The policy defines these as:-

- Employees.
- Students.
- Post Graduate Students.
- Research Students.

6.1. The Cover

Cover is provided in respect to accidental bodily injury resulting in death or disablement to any insured persons whilst travelling on University business. The insurers will pay up to the appropriate sum insured defined in the policy for all medical and emergency travel expenses incurred in respect of any one insured person.

For the purposes of defining the standard limits per person the policy separates Personal Accident and Travel.

### Personal Accident

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>£100,000</td>
</tr>
<tr>
<td>Loss of one or more eyes or Limbs</td>
<td>£100,000</td>
</tr>
<tr>
<td>Loss of speech</td>
<td>£100,000</td>
</tr>
<tr>
<td>Loss of hearing in both ears</td>
<td>£100,000</td>
</tr>
<tr>
<td>Permanent total disablement From usual occupation</td>
<td>£100,000</td>
</tr>
</tbody>
</table>

### Travel

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical &amp; Emergency expenses</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Baggage Insurance (single article limit 25% of sum insured Or £1000 whichever is greater)</td>
<td>£2,500</td>
</tr>
<tr>
<td>Cancellation Curtailment &amp; change of Itinerary (including Replacement and Rearrangement)</td>
<td>£7,500</td>
</tr>
<tr>
<td>Hijack Kidnap &amp; Detention Insurance</td>
<td>£300 per day up to maximum of £50,000 per Insured Person</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>£50,000</td>
</tr>
<tr>
<td>Money &amp; Credit Card Insurance</td>
<td>£2,000</td>
</tr>
</tbody>
</table>
Personal Liability Insurance  £5m
Travel Delay Insurance  £50 after 4 hours & subject to
                           A maximum of £250 per person
Travel Document Insurance  £2,000 per Insured person

6.2. Pregnancy

Our policy covers medical and emergency travel expenses up to 32 weeks however this is also dependant on the
airlines policy as some airlines do have cut offs when they will accept you to fly.

On the medical and emergency travel expenses section of the policy there is an exception that states the following:-

The insurers will not pay:-

3) for any medical expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date
   of childbirth.

7) any claim if the insured person is travelling against medical advice given by a medical practitioner or for the
   purpose of obtaining treatment.

6.3. Pre-existing Medical Conditions

It is essential that all pre-existing medical conditions be declared to the insurers prior to travel. This means that any
employee or student who is travelling on behalf of the University and who would be covered under the University
travel insurance must declare any serious medical conditions or recent treatments accordingly. Minor conditions do
not need to be declared however if you are unsure always seek advice from the insurance section of the Finance
Office.

Only in very rare cases would travel insurance be declined due to pre-existing medical conditions. If the insurers are
not made aware of a serious condition that recurred during a trip, they could, under the conditions of the policy,
refuse to accept any subsequent claim.

In the case of more serious conditions, it would be advisable if the employee or student obtained the go ahead to
travel from their GP and in particular written confirmation would be advantageous where a medical claim has to be
made.

6.4. Lengthy Trips

Standard rating is generally provided for trips of up to 31 days however it is possible to arrange additional cover for
longer periods, e.g. where some form of foreign secondment is involved. In these situations the individual should
contact the insurance section of the Finance Office ahead of undertaking the trip so that the circumstances can be
cleared with the insurers and if required additional insurance can be arranged. This should be done at least a month
before embarking on the trip.

6.5. Travel to Disturbed Areas

The Foreign & Commonwealth Office (FCO) provides travel advice notices for over 200 countries based on the
most accurate and up to date information available. It is there to assist in making informed decisions about travelling
abroad.

Where travel is being considered to an area which may be classed as “disturbed”, it is important that you check the
FCO’s web site for advice. The web site address and contact numbers are as follows:-

Foreign Office Travel Advice Line: **0845 850 2829**

Please keep in mind that the information provided can change at any given time and therefore you should continue to check the web site for advice up to the point of departure.

Where the advice is shown as, “against all travel/against travel to part of/against all non essential travel/against non essential travel to parts of”, it may be necessary to arrange additional insurance depending on the element of risk. In these situations you should contact the insurance section of the Finance Office ahead of undertaking the trip so that the circumstances can be cleared with the insurers and if required additional insurance can be arranged. This should be done at least a week before embarking on the trip.

#### 6.6. Travel Assistance from Lifeline Plus

This is the third party service provider approved by our Insurers and is there to act as a helpline and to provide advice and assistance only. All advice and assistance from Lifeline Plus is accessed via the following contact number:-

Telephone: +44 (0) 1273 552 922  
Web: www.mylifeline.co.uk

**Lifeline Plus operate 24 hours a day 365 days a year.**

The above is available in the form of a helpline card which is available on request from the department or the Insurance section of the Finance Office.

In addition to providing medical assistance the helpline will also provide the following assistance:-

- Advice on replacement of lost or stolen tickets, passports, or travel documents.
- Assistance in liaison with carrier on location of lost luggage.
- Uninsured motoring assistance if the insured person’s vehicle breaks down on the way to the airport.
- Uninsured domestic assistance for the duration of the insured journey – Lifeline Plus will call out a tradesman to attend to an emergency at home but repairs and services are payable by the insured person.
- Emergency message relay to family or business associate where normal channels fail.
- Referral to Embassy or Consulate where legal consultation is needed.

#### 6.7. Money & Credit Cards

Cover is provided for:-

- Reimbursement of personal money lost either on the journey, before departure, or after return.
- Reimbursement of financial losses suffered by you solely as a result of a credit card being lost or stolen.
- Personal money consists of coins, bank & currency notes, cheques, postal & money orders, Euro cheques, traveller’s cheques, travel tickets, passports, petrol & other cards.
- Credit cards are; any credit, charge, cheque, bankers or cash card issued in the UK.

In the event of a credit card being lost or stolen the insured person needs to comply with the terms and conditions under which the card is issued where reasonably able to do so – this would generally involve cancelling the card and reporting the loss. Likewise any losses for cash or possessions should be reported to the police, airline or appropriate authorities within 48 hours of the loss.
The University recommends that the amount of cash carried be kept to a minimum. Where possible, only, sufficient funds should be carried to enable the individual to get to their destination safely. The University always recommends that where possible traveller’s cheques or credit cards are used. These can be cancelled and/or replaced quickly.

6.8. Special Definitions applying

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a medical practitioner and all hospital nursing home and ambulance charges:-

a) incurred on an external journey and within two years of the date that the need for treatment first arises.

b) incurred within the UK or the insured person’s country of residence on return from an external journey for an amount not exceeding £25,000 per insured person and incurred within three months of the insured person’s return to the UK or normal country of residence.

Dental and optical expenses are included only if necessitated by bodily injury following an accident or incurred for emergency treatment.

Emergency Travel Expenses including Repatriation

The additional costs incurred on an Insured journey (less any saving by or recovery available to the insured person concerned) of travel accommodation rescue and repatriation incurred upon the recommendation of Lifeline Plus in respect of the insured person or of any business colleague relative or friend (up to maximum of two persons) who have necessarily to travel to or remain country of residence.

Hospitalisation Benefit

If during the course of an insured journey the insured person is admitted to a hospital on the recommendation of a medical practitioner the insurer will pay £50 per full 24 hours up to a maximum of 52 weeks while the insured person is a hospital in-patient outside the UK.

Exclusions:-

- Any medical expenses incurred in the UK or the country where the insured person is normally resident (other than as provided under special definition medical expenses B above).
- Any routine medical expenses resulting from pregnancy or childbirth.
- Any medical expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth.
- The insured person committing or attempting to commit suicide or as a result of self inflicted injury.
- The insured person engaging in flying of any kind other than as a passenger.
- The insured person has taken a drug unless it was taken on proper medical advice given by a medical practitioner and not for treatment of drug addiction.
- The insured person is travelling against medical advice given by a medical practitioner or for the purpose of obtaining treatment.
- War of terrorism occasioned by any nuclear chemical or biological cause.