Travel Insurance

Staff & Students
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1. BEFORE TRAVELLING YOU MUST:

- Notify the Insurance Section of the Finance Office, of any pre-existing medical conditions prior to your departure. This information will be treated as strictly private and confidential and will only be shared with the University's Insurers. The University will not accept any responsibility or liability for any member of staff or student who fails to declare pre-existing medical conditions prior to departure.

- Where applicable check with your doctor or alternatively the E111 provides information regarding vaccinations you may require for the country you are visiting.

- If you take medication for an on-going medical condition, you should ensure that you have ample supply for the duration of your trip.

- For trips to the EU, you should complete the E111 form from the Post Office. This will entitle you to free or low cost treatment for medical conditions.


- Declare any intention to partake in any dangerous activities.

- Arrange to visit your local medical centre regarding vaccinations and medication. The University does not accept liability for staff/students who fail to receive the recommended vaccinations/medication prior to travel abroad.

- Notify the insurance section, Finance Office if you intend travelling to any other country whilst on University business.

- Ensure you have a University Insurance helpline card which is available from your department or the Finance Office on request.

2. PERSONAL ACCIDENT/TRAVEL INSURANCE

The University’s Personal Accident/Travel insurance provides cover in respect to personal accident, medical expenses, cancellation/curtailment of travel, loss of personal effects and legal liability 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.

An Insured person is defined as one of the following:-

- Employees
- Students
- Post Graduate Students
- Research Students

3. RESTRICTIONS TO TRAVEL

There may be occasions where travel will be required to be cancelled or curtailed. This action is usually taken where the Foreign & Commonwealth Office has advised that there is significant risk to visitors.
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.

When travel is being considered to a Country which may be classed as an area of unrest, it is important that you check the FCO 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, “Advise 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 two weeks before embarking on the trip.

4. INSURERS DETAILS AND POLICY NUMBER

Name of Insurer: AIG
Policy Number: 0010608558

5. PERSONAL ACCIDENT

The University provides cover the following:-

- Death
- Loss of Limb
- Permanent total loss of speech
- Permanent total loss of hearing
- Permanent total disablement from your usual occupation

Special Extensions

- Hospitalisation
- Funeral Expenses

6. MEDICAL

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 Persons country of residence on return from an external.

C) 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 in the country of residence.

**Hospitalisation Benefit**

If during the course of an Insured journey and 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.

**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 numbers:-

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 your department or the insurance section within 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.
- Emergency message relay to family or business associate where normal channels fail.
- Referral to Embassy or Consulate where legal consultation is needed.

**Sums Insured**

Unlimited
Exclusions

The policy does not cover the following:-

- 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.

Medical – Claims Procedures

- In the event of a medical emergency the following helpline should be contacted for assistance:-

Lifeline Plus: +44 (0) 1273 552 922
Policy No: 0010608558

- All incidents should be reported to the Insurance Section within Finance Office immediately thereafter or on return home from the trip. It will be necessary to complete a claim form and this can be done through the Insurance Section.
- Where the employee has paid the medical bills these should be included as supporting documents to the completed claim form.

7. CANCELLATION, CURTAILMENT & CHANGE OF ITINERARY

Cancellation

Reimbursement of all deposits, advance payments, and other charges for transport and accommodation for which you have paid, or will be liable to pay which cannot be recovered through other means if you are forced to cancel a journey as a direct and necessary result of any cause outside your control.

Curtailment

Where you are forced to cut short a journey and return to your normal country of residence as a direct result of any cause outside your control our insurers will reimburse:-
• On a pro rata basis for all deposits, advance payments, and any other charges for transport & accommodation.

• For additional cost of travel & accommodation necessarily incurred to return you to your normal country of residence.

Change of Itinerary

Reimbursement will be received for the cost of additional travel & accommodation necessarily incurred to enable you to continue your journey if you are forced to alter pre-booked arrangements as a direct and necessary result of any cause outside your control.

Exclusions

Cover does not include:-

• Circumstances involving a person who is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining treatment.

• Regulations made by any Government or Public Authority.

• Strike, labour dispute, or industrial action.

• Disinclination to travel.

• Pregnancy if cancellation, curtailment or change of Itinerary occurs within 8 weeks of the expected date of birth.

Sum Insured

£7,500

Cancellation, Curtailment & Change of Itinerary

Claims procedure

• All cancellations or curtailments of travel due to illness or family bereavement should be reported to the Insurance Section of the Finance Office immediately they are known. It will be necessary to complete a claim form and this can be done through the Insurance Section.

• Insurers will require either a Medical Certificate or letter from the employee’s GP advising why they were unable to travel.

8. PERSONAL BAGGAGE

This provides payment for lost, damaged, stolen, or destroyed baggage. Personal baggage consists of clothing and personal effects, suitcases, trunks and other containers.

Sums Insured

Baggage Insurance up to £2,500
(Single article limit 25% of sum insured
Or £1000 whichever is greater)

Delayed Baggage (more than 4 hours) up to £1,000
Purchase of emergency replacement clothing & toilet requisites
Loss of Baggage/Personal Effects

Claims Procedure

- It is a policy condition that any loss of possessions should be reported to the police, airline, or other appropriate authorities within forty eight hours of the loss.

- Obtain a copy of the police report.

- All incidents should be reported to the Insurance Section of the Finance Office immediately thereafter or on return home from the trip. It will be necessary to complete a claim form and this can be done through the Insurance Section who will then pass it on to our insurance brokers.

- Insurers will require supporting documentation such as original purchase receipts, estimates for repair or replacement of the effects, copy police report, copy correspondence between yourself and the airline (if applicable). These should be included as supporting documents to the completed claim form.

- Where there is a delay to receiving your baggage in support of any claim we will require copy correspondence between you and the airline regarding confirmation of the delay. You will also be required to provide receipts for the purchase of emergency replacement clothing and toilet requisites.

9. MONEY & CREDIT CARDS

This provides cover 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.

The University recommends that the amount of cash you carry be kept to a minimum. You should where possible only carry sufficient funds to enable you to get to your destination safely. The University always recommends that where possible you use traveller’s cheques or credit cards. These can be cancelled and/or replaced quickly.

The University is unable to refund any loss of cash, each claim will be handled by the University insurers and can take approximately 4-6 weeks to conclude providing adequate supporting documents have been submitted with the claim.

Sums Insured

Money & Credit Card Insurance up to £2,000
Loss of Money & Credit Cards

Claims Procedure

- It is a policy condition that any loss of money should be reported to the police, airline, or other appropriate authorities within forty eight hours of the loss.

- 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.

- Obtain a copy of the police report.

- All incidents should be reported to the Insurance Section of the Finance Office immediately thereafter or on return home from the trip. It will be necessary to complete a claim form and this can be done through the Insurance Section.

- Insurers will require supporting documentation such as original purchase receipts, estimates for repair or replacement of the effects, copy police report, copy correspondence between yourself and the airline (if applicable). These should be included as supporting documents to the completed claim form.

10. GENERAL EXCLUSIONS

The general policy exclusions are:-

- 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.

11. CONTACT DETAILS

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