

University Business Travel Insurance

Insurer:	AIG Europe Limited
Policy Number:	0010015245
Policy Period:	1 June 2018 to 31 May 2019

The University is committed to sustainability and is a signatory to the Talloires Declaration. Reducing the environmental impact of travel is an important part of ensuring sustainability and protecting the environment. Before making any travel plan, staff should consider alternative means of achieving the objectives of the business without the necessity of travel, such as using conference calls or video conferencing.

Staff and students should choose the most economic and direct route to their destination. The University's travel insurance may not cover any travel route which has unnecessary detours.

Definition of Business Travel

All University business travel must be directly related to University business or a compulsory element of a University award-bearing degree programme of study or in connection with an approved overseas sporting fixture through SPORT Manchester. The trip must be pre-approved by Line Manager/Supervisor and the traveller must have completed a travel risk assessment prior to travelling.

Any travel which is not University business travel as defined above is classified as personal travel. Travellers should purchase their own insurance covering their personal travel.

If a traveller intends to have a period of personal travel before or after or during the official business period, they should ensure that they have arranged their own insurance to cover the entire period of their personal travel prior to departure.

University Travel Insurance Coverage

All staff and students who are travelling on University business will be automatically insured under the University travel insurance.

The travel insurance does not cover the following:

- Home to work travel
- Students on work or study placements in the UK
- Students travelling in connection with a sporting fixture, coaching session or training camp in the UK
- Anyone working for University contractors or self-employed (including external consultants) whether based on the University premises or not
- Anyone travelling against medical advice or for the purpose of undertaking treatment
- Medical expenses and treatment related to pre-existing medical conditions (except in an emergency)
- Medical expenses and treatment for normal pregnancy and childbirth
- Emergency treatment for pregnancy or childbirth within the four weeks of the expected date of childbirth
- Dental treatment unless it is caused by serious illness or an accident
- Compensation for personal accidents (except the actual extra expenditure incurred which can be reimbursed)
- Self-inflicted injury or bodily injury following an accident which is self-inflicted or is contributed to by oneself
- Loss or damage to property which is left unattended, or is left unconcealed from view

- Any claims as a result of any fraudulent, dishonest or criminal act of the insured person
- Any incident as a result of carelessness of the insured person, or due to their own omission or action
- Any claims as a result of any incident in relation to private homes, shared accommodation, Airbnb or similar type of unregulated accommodation (see Notes to Travellers)
- Winter sports
- Any dangerous sports or activities in the social hours (except as part of the official activities or business)
- Travel delay compensation
- Cost of trip cancellation or change in itinerary as a result of declining alternates offered by the carrier

Travel insurance cover is not provided automatically for the following unless the activity has been approved in writing by the traveller's Head of the School/Unit and has prior written clearance from the Insurance Office:

- Anyone aged over 75
- Anyone travelling abroad for more than one year
- Anyone travelling against the advice of the Foreign and Commonwealth Office
- Anyone travelling to sanctioned countries

For business travel outside the UK only, the travel insurance cover includes emergency medical assistance and emergency dental treatment (not restorative dental treatment) and security assistance. However, for non-UK national travellers, if they visit their country of domicile, the above medical cover may be limited.

Extending the Period of the Business Travel

The official period of a business travel can be extended as below. These extended periods are expected to be part of the official business, and are not intended for personal travelling or holiday.

- (1) For short term travel, i.e. trips of 3 months or less

The period of travel may be extended up to **a maximum of 7 days**, or no more than 50% of the entire period of the official business (whichever is less), in the destination of the official business. This is to enable staff and students to arrive at the destination early to adjust to the local environment.

- (2) For long term travel, i.e. trips of more than 3 months

The period of travel may be extended up to **a maximum of 14 days before the start** of the official business in the destination of the official business. This is to enable staff and students to arrive early to adjust to the local environment, get orientated and settle in.

The period of travel may be extended further up to **a maximum of 7 days after** the official business to enable staff and students to organise their departure.

Incidental travel within the official business period of trips longer than 3 months

The University's travel insurance will cover any reasonable social incidental travel in the country of the official business. Travellers will be responsible for carrying out appropriate health & safety and risk assessment for their short trip, and should not engage in any hazardous activities or activities where their experience or skill levels fall below those reasonably required for participation in those activities.

The incidental travel should not be a substantial part of the trip, and the time spent on the incidental travel is not more than 4 days in a single trip. Where the period exceeds this limit, it would be taken as personal travel and travellers should provide their own insurance cover for the whole of the period.

The insurance cover will temporarily terminate when the traveller is visiting the UK, or their normal country of domicile for non-UK national staff and students during the period of the long term business travel; and will re-start when the traveller returns to the destination re-engaging in the University business.

Health

The business travel insurance is not full health insurance and cover is provided for medical expenses only in relation to **emergency** or **unexpected** treatment (i.e. medically necessity as a result of an accident or unexpected illness). Routine, preventative or other elective treatments are not covered.

Travellers should ensure that they are fit to travel, both physically and mentally, prior to booking any travel arrangements. If there is any doubt about a traveller's fitness to travel, they are advised to obtain written confirmation from their doctor or the University's Occupational Health Service. Insurance cover will be invalid for anyone travelling against medical advice or for the purpose of undertaking treatment.

Medical expenses and treatment related to pre-existing medical conditions are not covered, therefore, travellers should ensure that they take sufficient supply of medication for the entire trip/period away and identify suitable medical support, such as address of medical centre/doctor's name, for their continuous treatment whilst they are away. Pre-existing medical conditions are only covered in emergencies if travel is being undertaken in line with medical advice.

Similarly for dental care, dental treatment is not covered unless it is caused by serious illness or an accident where treatment is deemed to be medically necessary by medical professional. Travellers are advised to undertake a dental check-up and complete all dental treatments prior to departure.

Notes for Travellers

1. **Travellers must take all reasonable steps to avoid or minimise any injury, loss, damage or expense, and must also make every reasonable effort to recover any property which has been lost or stolen. Items lost or damaged through the fault of the traveller will not be insured.**
2. All valuables must be secured and locked away at all times, particularly if the accommodation is shared with anyone else. Loss of property that is not kept secure will not be covered.
3. Losses of property from privately owned accommodation or unregulated leased accommodation, such as Airbnb, will not be covered by the policy. Travellers are advised to check if the property owner has insurance in place for any loss or damage to their property during their stay with the host. If renting privately owned accommodation, travellers should check the terms of the agreement and, where necessary, purchase their own insurance cover.
4. If the accommodation is regulated and secure, such as in a private lockable room in YHA or other registered hostel, losses will be covered as long as the security measures in place at the accommodation are used.
5. Travel insurance cover is subject to the trip being approved by the traveller's School or the International Programmes Office and an appropriate travel risk assessment undertaken by the traveller.
6. Travellers are encouraged to take the 'Travel Security Awareness Training' modules and check out specific travel advice of the country of their destination, such as country reports, from the following AIG Travel Assistance site: <https://travelguard.secure.force.com/TravelAssistance/>.
7. Risk assessment requirements:
 - All travellers who are going to a destination which is deemed as "high" risk or above must complete a travel risk assessment signed off by their School.
 - Travellers going to a destination which is deemed as "moderate" risk or above for the first time must complete a travel risk assessment signed off by their School.
 - Travellers who are going to a destination which is deemed as "low" risk or below should check the generic risk assessment ensuring that it applies to their trip and their personal circumstances.
 - Frequent travellers must check and ensure that their current risk assessment for their destination is up-to-date. They may need to re-assess any risk during the trip due to unforeseeable changes in circumstances.

8. Travellers should also check for foreign travel advice from the Foreign and Commonwealth Office (www.gov.uk/foreign-travel-advice). If the trip involves travelling to some potentially dangerous parts of the world, or area/region where there is FCO advice, the trip must be approved by the traveller's Faculty Dean or the Registrar, Secretary and CEO before arranging travel.
9. If travellers plan to engage in hazardous activities during social time whilst on University business, they must obtain their own insurance to cover these activities prior to leaving the UK. In addition, travellers should not engage in any activities where their experience or skill levels fall below those reasonably required for participation in those activities.
10. Travellers are recommended to download the free "AIG Travel Guard" mobile app prior to travelling. Essential travel tools, such as 'medical translation', 'drug brand equivalency' and 'medical provider directory' can provide valuable support in a critical time.
11. Travellers should seek up to date individualised travel and vaccination advice relating to a specific destination from Occupational Health Services before travelling. Insurance does not cover the cost of vaccinations, blood tests or health screening tests.
12. Travellers must ensure that they possess a valid visa and other travel documents, including European Health Insurance Card if applicable, before booking the trip. The cost of cancellation due to inadequate paperwork is not covered by the policy. If a traveller needs confirmation of insurance cover for a visa application, they should email the Insurance Office (insurance@manchester.ac.uk) and provide the following information:
 - (i) full name (as shown on the passport)
 - (ii) University ID number
 - (iii) School/Unit
 - (iv) country of destination(s)
 - (v) the period of absence from the UK
13. If luggage is delayed for more than one day during the outward bound journey the travel insurance policy will cover the cost of emergency purchases such as underwear, toiletries and essential clothes only. Every effort should be made to keep costs to a minimum and excessive costs will not be covered.
14. Disinclination to travel is not covered by the insurance policy. If the FCO advice is not to travel travellers who do not travel in these circumstances can make a claim for cancellation the FCO advice has changed since the booking was made.
15. The cancellation and curtailment section of the policy does not apply for those travellers who suffer any pre-existing medical condition and are aware of any medical treatment, or have close relatives suffering any pre-existing medical condition (including pregnancy), that may cause them to cancel or curtail their trip.
16. Travellers should note and keep the following information in a safe place during the entire trip:
 - University business travel policy number : **0010015245**
 - Insurer : **AIG Europe Limited**
 - emergency contact details : tel: **+44 (0) 1273 727416**
or email: UOM.travelclaims@aig.com

What to do in the event of a claim

In the event of any emergency or medical incident, whether or not it may lead to a claim, travellers may obtain assistance by contacting AIG Europe Limited whenever possible: telephone: +44 (0) 1273 727416; email address: UOM.travelclaims@aig.com.

For non-emergency situations contact insurance@manchester.ac.uk

Theft or unexplained loss of property must be reported to the local police as soon as practicable after the loss has been discovered and a crime or incident number obtained. Travellers should also record when and where the loss was reported and, where possible, the name and/or number of the officer to whom the loss was reported.

Loss or damage to personal or University property whilst in the custody of an airline or other transport carrier must be reported to the carrier on discovery. In the first instance, a claim should be attempted against the airline or the transport carrier. The traveller should obtain an acknowledgement of the report from the carrier.

There is a minimum claim value of £100. For claims made via University accounts, the minimum claim value is £500. All claims must be submitted together with supporting document **within 30 days** of the date of incident.

If you need to make a claim, please contact the Insurance Office (insurance@manchester.ac.uk).

NOTE: Personal data (including sensitive information) on the claim form may be shared with other relevant personnel in the University and the insurance company.

If you have any further queries regarding the insurance please contact:

Insurance Office

Room 4.76, 4th Floor, Simon Building, Brunswick Street, University of Manchester, Manchester M13 9PL

Tel: 0161-275 2243

Email: insurance@manchester.ac.uk

Schedule of Benefits

There is no excess in any section of the cover, but there is a minimum claim value of £100 per claim.

Section	Benefits Limit
Baggage Business Equipment Delayed Baggage (emergency purchases)	Repair or replace any article up to a value of £10,000 – with a limit of £3,000 for any one item, pair or set Up to £3,000 per insured person Up to £500 per insured person Where the item or set is valued at more than £2,000, only 75% of the amount valued over £2,000 will be covered
Cancellation, Curtailment, Replacement and Rearrangement	Up to £10,000
Legal Expenses	£50,000 per insured person
Medical and Emergency Travel Expenses (including repatriation costs)	£Unlimited Repatriation must be medically necessary and arranged through the AIG emergency contact
Money and Credit Cards	£5,000 Where the claim exceeds £2,000 only 75% of the amount over £2,000 will be covered
Personal Liability	Limit of indemnity £5,000,000 any one event
Political and Natural Disaster Evacuation	Up to £50,000 any one event for the cost of extracting insured person from an unforeseeable life threatening situation whilst on a journey of less than 180 days. Extraction must be with the agreement of the AIG emergency contact.

All claims must be submitted **within 30 days** of the date of incident.

To support your claim, you must provide evidence together with the claim form, such as proof of ownership of the lost or damaged property, receipt of purchase or payment, police report, medical report, and so on.