University Travel Insurance for Students Undertaking Work or Study Placements

Insurer: **American International Group UK Ltd**
Policy Number: **0010015245**
Policy Period: **1 June 2026 to 31 May 2027**

IMPORTANT: Information Regarding Overseas Insurance

Student travellers should note that the University Travel Insurance is not health care cover. It does **not** provide cover for wellness care, including routine physical and mental health care, routine vaccinations, health screening and preventative services, pre-existing conditions and routine prescription drugs.

Due to changes in country laws and different requirements from individual universities, some host universities may not accept the University policy and require all students to purchase additional insurance directly from them. Students are responsible for checking if their host university accepts the University policy. They should research these additional costs in advance and include these expenses in their budget.

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.

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 University Insured Student Travel

Insured student travel means travel undertaken as part of a student's degree programme (whether compulsory or not), including research, placements or other academic activity, or in connection with an approved overseas sporting fixture through UoM Sport.

All travel must be formally approved by the student's School or Supervisor and subject to an appropriate travel risk assessment completed prior to travel.

Any travel which is not University insured student travel as defined above is classified as personal travel.

If a student intends to combine a personal holiday with the official placement, they should ensure that they have arranged their own insurance to cover any claims that occur during the period that is not related to the official placement.

University Insured Student Travel Coverage

All students who are travelling within the definition set out above will be automatically insured under the University's travel insurance.

Exclusions

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 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 an accident and the accident occurs outside the mouth
- Compensation for personal accidents (except for actual out of pocket medical 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
- Any claims as a result of any fraudulent, dishonest or criminal act of the insured person
- Loss or damage to property which is left unattended or is left unconcealed from view
- 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 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
- Any claims as a result of travel restrictions or additional requirements imposed by any government or public authority
- Any claims as a result of the failure of airline/carrier or agent
- Any claims for fees paid or unused part of the fees, including tuition fees, placement fees, event registration fees, society/club membership fees, because of the trip being cancelled or cut short
- Any travel abroad that is for more than 12 months (cover will cease after the first 12 months)

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
- Travel to countries or regions where the Foreign, Commonwealth and Development Office advises against all travel or all but essential travel
- Anyone travelling to sanctioned countries, including but not limited to Cuba, Iran, North Korea, Russia, Sudan, Syrian, Crimea region of Ukraine and Venezuela
- Anyone travelling to Jordan and Israel (additional insurance premium may be requested)

For 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 Official Placement

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 placement (whichever is less), in the destination of the official placement. This is to enable students to arrive at the destination early to adjust to 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 placement in the same destination of the placement. This is to enable 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 <u>after</u>** the official placement in the same destination of the placement to enable students to organise their departure.

<u>Incidental travel within the official business period of trips longer than 3 months</u>

The University's travel insurance will cover any reasonable social incidental travel in the country of the placement. Students will be responsible for carrying out appropriate health & safety and risk assessment for their short trip. They should not engage in any hazardous activities or activities that are not in the risk assessment approved by the University.

The incidental travel should not be a substantial part of the trip, and the time spent on the incidental travel is not more than four days in a single trip. If the period of the incidental travel is more than 4 days, students should provide their own insurance cover for the entire period of the incidental travel.

The incidental travel should be within the country of official business. However, if the country of placement is Singapore, it is agreed that the cover can be extended to Malaysia.

Examples of acceptable incidental travel:

- If a student has multiple placements in more than one country within Europe, the student travels through another country to reach the next destination of the official placement during the gap between placements, the transition through other countries will be covered as long as there are no unreasonable detours and the most economic/direct route is taken.

- If a student works across borders as part of their official placement and the University is fully aware of this arrangement and has pre-approved the travel plan, the trip will be covered.

- If a student has to leave their placement country to go to a neighbouring country for the purpose of extending / changing / adjusting their visas, the trip will be covered.

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

<u>Health</u>

The University's travel insurance is not a full health insurance. The 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.

Students 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-exiting medical conditions are not covered, therefore, students 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.

For dental care, there is no cover unless the treatment is deemed to be medically necessary by medical professional following an accident and the accident occurs outside the mouth. Students are advised to undertake a dental check-up and complete all dental treatment prior to departure.

For treatment of psychiatric or mental disorders incurred more than 30 days after the date of incurring the first recoverable expenses is not covered.

This policy is for emergency cover only and is not suitable for travellers who are due to be away from the UK for more than 12 months. It is recommended that long term attachment staff and students should purchase their own local insurance policy at the destination for all medical expenses, both routine and emergency, and property damage.

Travelling to Europe

1. The UK Global Health Insurance Card (GHIC) allows UK residents access to state-provided healthcare during a temporary stay in the European Union (EU) which cannot reasonably wait until the traveller is back in the UK. This includes:
   - Emergency treatment and visits to A&E
   - Treatment for a long-term or pre-existing medical conditions
   - Routine medical care for pre-existing conditions that need monitoring
   - Routine maternity care, as long as you are not going abroad to give birth
   - Oxygen and kidney dialysis

2. Please note that GHIC provides cover in EU countries only. It does not provide cover in Norway, Iceland, Liechtenstein or Switzerland. See NHS site for further details.

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 work or study placement 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 on AIG Travel Assistance and check out specific travel advice of the country of their destination, such as country reports. Access to the website requires an account to be created in the App using your University email and Policy number (0010015245).

7. Travellers are advised to keep a hard copy of their travel document as well as saving an electronic copy on iCloud or via email for themselves where they can be retrieved in an event of stolen or loss passport.

8. If travellers plan to take any University equipment overseas of a value greater than £3,000 they must inform the Insurance Office.

9. Travellers are advised not to take expensive items with them on the trip. If it is necessary to take expensive items, it is recommended that travellers take out their own additional cover for these items.

10. Any loss or damage to 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. Travellers should obtain written acknowledgement or report from the carrier if submitting claim against the University policy.

11. 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.

12. 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.

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 FCDO advice is not to travel travellers who do not travel in these circumstances can make a claim for cancellation if the FCDO 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 are recommended to download the free AIG Travel Protect 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. See further information on how to register on AIG mobile app.

17. The cost of cancellation due to inadequate, late or declined paperwork is not covered by the policy. Travellers who require confirmation of insurance cover for a visa application could make such request directly from the AIG mobile app "Insurance Certificate". Alternatively, email the Insurance Office with 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
    (vi) written confirmation of School approval to travel

18. Travellers should note and keep the following information in a safe place during the entire trip:
    - University business travel policy number: **0010015245**
    - Insurer: **American International Group UK Ltd**
    - 24/7 emergency travel & medical assistance: tel: **+44 (0) 1273 552 922**
      or email: aigtravelclaims@aig.com

19. If the trip is arranged via Key Travel, travellers should contact Key Travel Assistance for any changes to travel plans that are not medically related, such as delay, flight cancellation or interruption, change of itinerary whilst away.
    - Key travel assistance: tel: **+44 (0)20 7843 9602**

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 seek medical advice and/or obtain assistance by contacting AIG 24/7 emergency travel & medical assistance on tel: +44 (0) 1273 552 922; or email: aigtravelclaims@aig.com

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

If you are unable to travel due to circumstances beyond your control, such as an event being cancelled by the organiser, FCDO has changed travel advice to against all travel or against all by essential travel, or sudden and unexpected illness of yourself, you should either postpone your trip or cancel all your travel arrangements if necessary. If you need to cancel your trip, you must do your best to seek refunds from all parties and retain any written correspondence.

For any other reasons, such as clash with other commitments, at the request of line manager or personal reasons, it would be considered to be disinclination to travel and the cost of cancellation will not be covered.

How to make a claim

To make a claim, please follow the process:

1. Complete a claim form ensuring all information is accurate and you have documentation to support all relevant sections of the form
2. Send your completed claim form with **ALL** supporting information to Insurance@manchester.ac.uk with the subject title "Travel claim – (your name) – (your University ID)".

DO NOT send your claim form directly to AIG at the same time.

The Insurance Office will check the claim form for you and any other supporting evidence in your claim ensuring that they are completed. Inaccurate information or lack of appropriate supporting evidence is likely to result in delays in assessing your claim, or your claim being rejected.

There is a minimum claim value of £100 for claims made by individuals.

For claims made via University accounts, the minimum claim value is £500.

All claims must be reported to the Insurance Office **within 90 days** of the date of incident. A claim may be rejected if it is made so long after the event that the insurance company is unable to investigate the claim fully.

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 as well as the insurance company for the purpose of processing claims.

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
Property • Personal items • Delayed Baggage (emergency purchases for outward bound journey only) • Business equipment Note: exclude any loss due to chipping, scratching, breakage of glass, china or other fragile articles	 Up to £2,000 Up to £500 Up to £3,000
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 / Credit Cards	£5,000 (subject to the terms and conditions of the card have been complied with) Where the claim exceeds £2,500, only 75% of the amount over £2,500 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 reported to the Insurance Office **within 90 days** of the date of incident.

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