

Ash Cloud Flight Disruption Claims

Many staff and students affected by the disruption caused by the closure of airspace due to the volcanic ash cloud will have faced:

- additional costs for
 - extra accommodation
 - alternative travel arrangements
 - visa extensions, etc.

and/or

- abortive expenditure, as a result of being unable to travel as planned, on
 - travel tickets,
 - accommodation costs,
 - conference fees
 - travel documents (e.g. visas), etc.

This additional and abortive expenditure is being met by the University through the purchase order system, travel cards, cash advances, and increasingly through expense claims, and also by individuals who have not (yet) submitted expense claims.

It is expected that most of this expenditure will be reclaimable either from the airlines or other operators, or through the University's travel insurance.

Making Claims

Reclaims from airlines and other operators

Any reclaim opportunities from airlines and other operators are available to all travellers, whatever the purpose of their travel. Airlines and other operators will have their own claims procedures, and enquiries should be made of the operator.

Guidance on expenditure that may be reclaimable is available on the Foreign and Commonwealth Office website at <http://www.fco.gov.uk/en/travel-and-living-abroad/021-Flight-disruption-help/035-general-advice/>. An extract from this guidance as at 1200 UK time 21 April 2010 is reproduced in Appendix 1, below.

Claims will probably need to be made by the travellers concerned (although a group of people travelling together may be able to submit a single claim).

Insurance claims

The University's insurers have accepted liability for the additional and abortive costs incurred. This is subject to their normal policy terms and conditions, and, in particular, the insurers will only meet claims for expenditure that cannot be recovered elsewhere.

The University's travel insurance covers anyone travelling on University business, including:

Staff, volunteers and visitors:

- University employees and employees of the University's subsidiary companies,
- NHS staff holding honorary University appointments,
- agency staff,
- volunteers,
- lay members of the University's Board and committees,
- academic visitors and other visitors,
- people on work placements and on secondment to the University.

Students:

- students attending course-related field trips and travelling to conferences and meetings on University business,
- postgraduate students undertaking their research,

- students on study or work placements abroad,
- students participating in training camps and sporting events abroad organised through the Directorate of Sport.

However, the following are **not** covered by the University's travel insurance:

- anyone working for University contractors (including external consultants), whether based on University premises or not,
- students participating in the BIS Study China Programme.

Links to insurance claims forms, and notes on completing them are provided in Appendix 2 below.

MARTIN HAMPAR & LUCY LYNCH

Insurance Office

22 April 2010

Appendix 1

Extract from the Foreign and Commonwealth Office website

<http://www.fco.gov.uk/en/travel-and-living-abroad/021-Flight-disruption-help/035-general-advice/> as at 1200 UK time 21 April 2010.

"On this page you'll find general advice on insurance, health, visas and passenger rights if you have been affected by volcanic ash flight disruption.

Package holidays

If you are on a package holiday please contact your tour operator.

Passengers travelling from an EU airport or on an EU airline

Contact your airline to confirm arrangements. Under EU legislation passengers are entitled to either a refund or to a later flight. Passengers accepting a refund will end their relationship with the airline and will have no further entitlements.

Passengers who are re-routed onto a later flight will be entitled to assistance including reasonable meals and overnight accommodation. Passengers must confirm arrangements with their airline and should not assume that an airline will continue to pay for their existing accommodation.

Passengers travelling on flights from non-EU countries on non-EU airlines

Passengers should contact their airline. These flights are not covered by EU legislation and passenger rights will depend on the airline's conditions of carriage. Further information about passenger rights can be found on the website of the [Air Transport Users Council](#) and on the website of the UK [Civil Aviation Authority](#).

Airline assistance

If you think that you are entitled to assistance from your airline but you have had to pay for accommodation yourself keep the receipts to follow up later with your airline."

Appendix 2

Ash Cloud Flight Disruption - Notes on Completing Travel Insurance Claim Forms

1. The University's travel insurers will consider claims for reasonable additional costs and/or abortive expenditure that cannot be recovered elsewhere.
2. University travel insurance claim forms are available as follows:
 - for students on study or work placements abroad, and
 - for students participating in training camps and sporting events abroad organised through the Directorate of Sport:
<http://documents.manchester.ac.uk/display.aspx?DocID=1831> .
 - for all other claimants:
<http://documents.manchester.ac.uk/display.aspx?DocID=1830>

The only difference between the two forms is that they show different policy numbers (55UK475527 for the Study Abroad/Student Sports and 55UK475502 for other claimants). The form can be amended manually if the incorrect one has been used.

3. These claim forms also cover cases where journeys have been cancelled for medical reasons (which requires medical evidence). This part of the form should be ignored for claims relating to volcanic ash disruption.
4. Travellers may claim any costs they have incurred personally from the insurers. Alternatively, they could claim initially from the University through the expenses system (subject to the University's normal procedures) and submit a claim to the insurers for payment back to the University. The insurers will accept requests for payment to be made to the traveller, the University, or split between them, as appropriate.
5. Travellers may submit claims individually, or a group travelling together may submit a single claim (even if they subsequently split up as a result of the disruption).

Alternatively, a School or other grouping may submit a combined claim in order to recover expenditure met by the University. In the case of a combined claim, sufficient information should be provided to ensure that the insurers can separately identify each individual journey affected.

6. Documentation required:

Claim forms should be accompanied by the following documentation:

- evidence that the journey was planned – e.g. copy of travel itinerary or ticket,
- evidence that the flight was cancelled (preferably a statement from the airline or airport),
- original receipts for any costs claimed – if the original receipts have been used to reclaim expenses from the University, copies will be sufficient.

If the full documentation is not available, a claim may still be submitted, but the insurer may request further information and delay payment until acceptable information is provided.

7. In case of doubt as to whether a particular item of expenditure is reclaimable, it should be included in the claim, but on the understanding that that element of the claim may be rejected.
8. Completed forms should be sent to the Insurance Office in the first instance. The Insurance office will submit the claims to the insurers.
9. Under normal circumstances, claims are usually paid within one week to a month. At the present time it is not possible to predict how long claims will take to process.