

University Travel Insurance for Students Undertaking Work or Study Placements

Insurer:	AIG Europe Limited
Policy Number:	0015903034
Policy Period:	1 June 2017 to 31 May 2018

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

All University insured student travel must be 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 the School or Supervisor and the traveller must have completed a travel risk assessment prior to travelling.

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

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

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.

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
- 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 claims as a result of carelessness of the insured person
- Any claims as a result of any incident in relation to private home, AirBnB or similar type of accommodation
- 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

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 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. 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 after** the official placement to enable 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 placement. Students 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. If the period of the incidental travel is more than 4 days, students should provide their own insurance cover for the whole of the period.

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.

Health

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 and associated expenses (i.e. for accidents and 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-existing 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.

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. 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.
3. If the official placement involves travelling to some potentially dangerous parts of the world, travellers should check for foreign travel advice from the Foreign and Commonwealth Office before departure. (www.gov.uk/foreign-travel-advice or email TravelAdvicePublicEnquiry@fco.gov.uk) and submit a specific travel risk assessment to the Insurer via the Insurance Office for approval.
4. If travellers plan to engage in hazardous activities during social time whilst on a University business, they must obtain their own insurance to cover these activities prior 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. However, if any of these activities are provided as part of the travellers' official placement and the traveller has received appropriate training, the insurance will cover them (e.g. the 'hazardous activities' will be covered if a marine biology student takes on scuba diving for their research project, or a geology student rock climbing to collect research samples.)
5. Travellers must ensure that they have an up-to-date assessment of any health and safety or other risks that their trip may expose them to. They may need to re-assess any risk during the trip due to unforeseeable changes in circumstances, such as significant climate change, political/civil unrest or natural disaster.
6. Travellers must ensure that they possess a valid visa and other travel documents, including a valid 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 email the Insurance Office (insurance@manchester.ac.uk) providing full details of their full name, University ID Number, School/Unit, country of destination(s), and the period of absence from the UK.
7. 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.
8. All claims must be submitted within 30 days of the date of incident.
9. There is a minimum claim value of £100.
10. 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.
11. 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.
12. The cancellation and curtailment section of the policy does not apply for those travellers who have close relatives suffering any pre-existing medical condition (including pregnancy) that may cause them to cancel or curtail their trip.

13. Travellers are encouraged to take the 'Travel Security Awareness Training' modules and 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/TGPreLoginHomePage?PL=AIG%20UK>

14. 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.

15. Travellers should note and keep the following information in a safe place during the entire trip:

- University business travel policy number : **0015903034**
- 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.

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.

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: 0161-2752243
Email: insurance@manchester.ac.uk

Schedule of Benefits

There is no excess in any section of the cover.

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, Rearrangement and Change of Itinerary	Maximum of £250,000 in respect of all losses arising from the same incident for all insured persons travelling together
Evacuation	Up to £50,000 for any one event with a maximum of £250,000 per year
Legal Expenses	£50,000 per insured person
Medical and Emergency Travel Expenses (including repatriation costs) Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	£Unlimited Repatriation must be medically necessary and arranged through the AIG emergency contact Up to £10,000 per insured person £50 per full 24 hours up to a maximum of 365 days Up to £2,000 per insured person Up to £50,000 per incident arranged through the AIG emergency contact
Money and Credit Cards Financial Misuse	£10,000 £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
Personal Security Specialist Expenses	Up to £10,000 for each event for the cost of extracting an 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.
Travel Documents	Up to £2,000 per insured person