



2019-2020

Real Estate Markets Field Course Student Handbook



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Section 1: Introduction

1.1 Field Course Aims and Objectives

This short residential field course is a key element of the Real Estate Markets course unit and takes place in semester one to London. The objectives of the field course are to

- Translate the theory of demand and supply to the ground
- Develop observational skills
- Provide real-life context for material covered in a wide range of course units
- Provide some of the knowledge specifically required for the Real Estate Markets Group Assignment.

1.2 Attendance

You are expected to attend unless there is a good reason why you cannot AND your absence is agreed in advance by the fieldtrip organiser. If mitigating circumstances arise close to departure, please notify the fieldtrip organiser and programme administrator as soon as possible by e-mail:

selma.carson@manchester.ac.uk

sarah.lanchbury@manchester.ac.uk

1.3 Assessment

Assessment for the field course will consist of a group presentation. This is a recorded powerpoint presentation which must last no longer than 15 minutes and be accompanied by written property analysis.

The scenario is that your group works in a major real estate consultancy and has been asked to prepare an initial briefing presentation to answer two client queries. Each group will be asked to advise one client who is considering investing in the Central London Market (either retail or office) and one corporate occupier who is considering locating in Central London for the first time (either office or retail). The group presentation assignment brief on Blackboard contains the outline details of each client. Each assignment group will be allocated its specific clients prior to arriving in London.

As well as collecting information during the fieldtrip, you should draw upon the knowledge gained from lectures and discussion groups (Real Estate Markets and other course units)

and make extensive use of real estate market reports, costar database, relevant economic and financial data and planning and other policy documents

1.4 Dates and Timings

Dates and times of fieldtrips will be confirmed and sent to students at the beginning of the academic year. For 2019, the fieldtrip runs from Sunday 20th Tuesday 22nd October.

1.5 Personal Information

You are responsible, at all times during your programme of study, for ensuring that your personal information, for example, mobile telephone number and next of kin or emergency contact details, is kept up to date on the student system, accessible through MyManchester at: www.mymanchester.ac.uk.

You will be / have been asked to complete the Health & Safety online survey which requests some additional information: for example, any dietary, behavioural, psychological, cultural, religious or other special needs and details of previous field course experience. This information is held **confidentially** for the purposes only of the fieldtrip and not added to your student records.

1.6 Personal Travel

It is expected that all fieldtrip participants will travel to/from London on the designated train. Individuals may travel separately, at their own expense, only if this is previously agreed with the fieldtrip organiser.

Section 2: Communication

2.1 Preparatory Briefings

Lectures will take place prior to departure and you are required to attend. The briefings will include information on the academic programme of the field course, administrative information including travel and accommodation arrangements, advice and health and safety briefings. The preparatory briefing for the fieldtrip will take place in Week 4 and the notes will be available on Blackboard under Course Content/London Fieldtrip

2.2 Email and Electronic Notice-Boards (BB)

Between briefings, it will be necessary to keep you updated with new or developing information. This may include extremely important information such as, for example, amendments to travel arrangements. This information will be circulated to your University of Manchester email address and may also be posted on the electronic notice-board of Blackboard. It is therefore **vital** that you read your email and visit the notice-boards regularly.

2.3 Queries and Concerns

If you have any queries or concerns, please contact the Fieldtrip Organiser, Selma Carson, or the Programme Administrator, Sarah Lanchbury,; contact details are in section 1.2.

2.4 During the Field Course

You will be provided with the number for the fieldtrip mobile telephone, 07929 168818 or 07990 804675, which you can call if you are having any difficulties on the day of departure and in case of any emergency during the field course. It is **essential** that you carry a note of this telephone number and of the telephone number and address of your accommodation at all times during the field course; ideally, you should add these telephone numbers to the contacts in your mobile telephone.

You should ensure that your current mobile telephone number is correct on the student system. This may be used by staff on the day of departure and during the field course in case of any problems.

2.5 Marketing and Publications

Photographic and / or videographic material taken during the field course may be used by the School of Environment, Education and Development for promotional and teaching purposes. This may include (but may not be limited to) the School of Environment, Education and Development website, Facebook pages, twitter, newsletters, prospectuses etc. You will not be remunerated financially or otherwise for the use of this material. You are asked to indicate whether or not you are prepared to grant permission for this material to be used prior to attending the field course. It is absolutely acceptable for you to decide not to give permission and there will be no disadvantage to you if this is your decision.

2.6 Feedback and Complaints Procedure

You will be asked to provide online feedback as part of the course unit evaluation process, as detailed in your programme handbook. It is important that you provide feedback as changes may be made to the fieldwork as a result of your comments.

If you have a complaint regarding any aspect of the field course, we would recommend in the first instance that you discuss your concerns with the Field Course Leader or your programme administrator. If your concerns are not resolved once you have spoken with staff within the School, or if you do not wish to discuss your complaint informally, you can find full information on the process for making a formal complaint at MyManchester.

Complaints should be made as soon as possible and certainly within eight weeks of the events or actions (or lack of actions) which have prompted the complaint. The University will not normally consider complaints made after this period, unless there is good reason for the delay.

Section 3: Health and Safety

3.1 Health & Safety Information

You have been asked to complete a health & safety survey which asks you to confirm contact telephone numbers and asks you to provide some additional information: for example, any dietary, behavioural, psychological, cultural, religious or other special needs. It is a requirement for all students to provide this information and, if you do not, your ability to participate in the field course itself may be jeopardized.

<https://apps.mhs.manchester.ac.uk/surveys//TakeSurvey.aspx?SurveyID=m63K5913>

3.2 Occupational Health Declarations

If you have any health concerns or pre-existing medical conditions which might limit your participation in the fieldtrip, it is your responsibility to contact your doctor or Student Occupational Health to discuss these prior to departure. If there are any recommendations, for example on your ability to walk or use the underground tube service, you must make these known to the fieldtrip organiser.

We advise that you carry a written note of your blood group, any prescribed medications and any health conditions on your person at all times during the field course.

3.3 Risk Assessments

Planning & Environmental Management has conducted a full risk assessment for the field course. You should take note of specific briefings given at any of the fieldwork sites or host organisations visited and exercise caution and vigilance at all times. The fieldtrip briefing lecture raised the following general points:

- London is relatively safe – however, thefts and muggings can occur so don't display expensive items and money.
- Safeguard documents in hotel safe or a locked case. Better still, don't take them
- The underground network (tube) is good but check for delays and cancellations before picking your route and **note the timings of the last tubes.**
- If travelling by taxi, we recommend that you use licensed private hire car taxis only (Black Hackney cabs). Do not use other taxi companies unless pre-booked over the phone as you may not be insured if there is an accident.
- Avoid using rickshaws to get around London as these can be dangerous and often expensive.
- Be cautious about large gatherings and rallies, which can become violent,
- Never go out alone
- Take basic first aid supplies (e.g. painkillers, plasters) with you.
- Take enough prescribed medication with you and carry a copy of your prescription,
- The emergency field course mobile telephone number are 07929 168 818 and 07990 804 675- add these to your mobile now
- For the emergency services (ambulance, police, fire) , call 999

3.4 Health Packs and Medication

Health packs or first aid kits will be carried on the field course which contain basic supplies such as plasters, over-the-counter painkillers, anti-histamines, diarrhoea relief and insect repellent. However, this is as a precaution only; you are expected to purchase and bring with you your own pharmacy supplies, insect repellent and sun protection, where appropriate.

3.5 Business Travel Insurance

All students travelling on a field course are covered by the University's Business Travel Insurance. The insurance policy provides free emergency assistance and advice, together with insurance cover for in-patient medical care, search and rescue expenses, loss of personal

belongings and money, cancellation and curtailment costs, personal liability, rental vehicle excesses, legal expenses and emergency evacuation expenses.

PLEASE BE AWARE that if you fail to disclose pre-existing medical or health conditions (see section 3.1), you may invalidate your cover under the University's Business Travel Insurance.

If you wish to make a claim for the loss or theft of a personal item, you should in the first instance advise a member of staff during the field course. A police report must be made or the claim will not be accepted.

Appendix 1 contains a University of Manchester Business Travel Insurance Information Leaflet, including the policy number and full benefit details.

If you prefer to make your own travel insurance arrangements, you must provide the University with details of the insurance provider, policy number and cover provided.

3.6 Conduct

The School requires all students to adhere to the Fieldwork Code of Conduct (Appendix 2) and you will be asked to provide a declaration to state that you have read, understood and will adhere to the Code of Conduct.

Please be mindful of others in the hotel and on site visits. It is not acceptable to be noisy, to drink alcohol to excess, nor to smoke in/near buildings. If you are unable to behave respectfully and professionally, disciplinary procedures will be implemented.

3.7 Personal Time

There will be periods of time during each field course where fieldwork activities are not being undertaken and you will be free to participate in social or rest activities. These periods will be clearly defined prior to departure. The University's Business Travel Insurance will continue to cover you during these periods; however, if you intend to participate in any activities which are excluded in the terms of the insurance policy, you must ensure that you have arranged your own complementary insurance.

You must ensure that you have with you at all times the emergency staff field course mobile telephone number and the contact details and address of your accommodation. You must

ensure that field course staff are always aware of your location and intended time of return to the group.

3.8 Health and Safety Declarations

You will be asked to complete an online form to indicate that you:

- have read, understood and will conform to the Fieldwork Code of Conduct and University Regulation XVII “Conduct and Discipline of Students”,
- understand it is your responsibility to contact Student Occupational Health to advise them of any pre-existing health or medical issue prior to the field course,
- have declared to the University any information relevant to your capability to participate in the field course activities (including previous field course experience),¹
- have received a health and safety briefing and fully understand your responsibility to yourself and your colleagues to adhere to the advice you have been given,
- have been briefed fully on the programme of the field course, including any down time, and understand your responsibility to ensure field course staff are always aware of your whereabouts and planned time of return to the group,
- confirm that the personal information stored on the student system is correctly spelled and accurate, including your full name, permanent home address, Manchester address, mobile ‘phone number and your emergency contact person’s name, relationship to you and ‘phone number and understand your responsibility to ensure the student system is updated with any changes to your personal information which occur prior to departure.

You should be aware that if you fail to provide the declarations above or the information which is requested from you, your ability to participate in and possibly the viability of the field course itself may be jeopardized.

This information will be treated as strictly private and confidential and not held on your student record. It is solely for use in booking and supporting you whilst on the trip.

¹ This information may include: mobility, behaviour, psychological needs, medical conditions, dietary requirements and cultural or religious requirements.

Section 4: Travel and Transport

4.1 Transport to/from London

Travel will be will be advised in advance of the fieldtrip and students are expected to travel with the group. Students wishing to make alternate arrangements must contact the Academic Lead for the Fieldtrip in advance. Please note that the university will not arrange alternate travel for students and should an alternate travel arrangement be agreed it will be for the students to arrange and pay for the travel. Please also note that students who do not travel with the group will not be covered under the university travel insurance while not following the group itinerary. Students will however be covered for the periods where they follow the group itinerary.

4.2 Transport in London

Students will be provided with a travel card for the London underground in order to get to and from meeting points. Any travel outside of this must be covered by the individual.

Transport for London has an excellent web-site with much useful information including maps of the underground system, bus routes and guidance on planning your journey. See:

<http://content.tfl.gov.uk/standard-tube-map.pdf>

The University will accept no liability for any loss, damage or injury sustained as a result of your decision to use an alternative method of transport for the visits in London nor as a result of the use of public or private transport for leisure purposes.

4.3 Accommodation

Students will be in shared accommodation (all non-smoking) and breakfast is included. **Please note that students will be responsible for all other charges to the rooms and MUST settle these before checking out.**

You have stated your preferences for room-mates prior to departure and we will do our best to accommodate these but cannot guarantee that requests can always be satisfied. The hotel may change the room allocation and we will need to adjust rooms on arrival.

If you require ground-floor rooms for any reason, you should inform field course staff as soon as possible.

If the University is charged for any damage caused to the rooms, the students responsible will be expected to repay this to the University.

Section 5: Finance and Expenses

5.1 Fieldcourse Costs

The School of Environment, Education and Development cover the cost of the field course. This includes travel, accommodation, breakfast and one group meal.

The University is insured against cancellation or curtailment of a field course due to circumstances outside our control.

5.2 Expenses

Accommodation includes breakfast where ever possible, Some other meals may be provided however you should travel prepared to cover the cost of your own food and drink and personal expenses such as toiletries.

Some first-aid supplies will be carried in case of emergencies; however, you are expected to carry your own basic supplies, including over-the-counter medications, insect repellents and sun protection.

Section 6: Incident and Emergency Plan

6.1 Supervision

You can expect that the field course leadership team will, as a minimum:

- be fully conversant with and trained in the use of all field course equipment,
- be fully aware of required health and safety protocols relevant to the activities of the field course, including incident and emergency response,
- have an appropriate academic profile for the content of the field course,
- include staff with previous experience of supervising fieldwork.

6.2 Cancellation

6.2.1 Withdrawal by Student

Should you be forced to withdraw due to ill-health or medical reasons, you should follow the mitigating circumstances process outlined in the postgraduate handbook.

6.2.2 Acute Health, Safety and Security Incidents

Acute health, safety and security incidents may include the following:

- act of terrorism,
- political instability,
- natural disaster,
- endemic or epidemic disease.

Should an acute incident occur within seven days of the date of departure, approval to proceed with the field course will be sought from either the Head of School or the Head of School Administration.

6.2.3 Ill-Health of Staff

The definition of “staff” in this context includes University employees and any individuals contracted by the University to support the field course, including contracted PGR students, PGR student Graduate Teaching Assistants (GTAs) and tour operator staff specifically contracted to escort group during all visits.

Should the ill-health of a staff member immediately prior to departure result in the staff to student ratio falling below 1:15, the Field Course Leader will conduct a threat analysis. Based on the threat analysis, the Field Course Leader will decide whether or not the field course should proceed. The decision to proceed with or cancel fieldwork in these circumstances will be approved by the Head of School or the Head of School Administration.

6.2.4 In the Event of Cancellation

You should be assured that the School will only take the decision to cancel a field course if it is in the best interests of your academic performance and personal health and safety. The School will make every effort to re-schedule the field course but it should be made absolutely clear that this is dependent on logistical and financial considerations.

The School will ensure that you receive regular communications regarding the situation and the School’s decision.

Where the field course is rescheduled, you will be expected to attend the new dates where they take place during the teaching calendar. If you are unable to attend, your circumstances will be considered on an individual basis.

Where the field course includes an assessed component and the field course cannot be rescheduled, the School will communicate alternative arrangements for assessment to you at the earliest opportunity.

The Field Course Leader will ensure that you are able to reach your home or the University campus safely if a decision to cancel is made after you have already assembled on campus.

Food and drink expenses claims will not be paid unless there was an expectation of full-board provision during the field course and you have been held on campus for longer than three hours.

6.3 Emergency Incident Management

The most comprehensive risk assessment and contingency planning cannot eliminate the possibility of an accident, incident or emergency occurring during fieldwork. An emergency incident is defined as:

- an accident leading to a fatality or serious injury,
- serious illness,
- missing person,
- civil unrest, natural disaster or extreme weather posing serious risk to participants,
- personal assault of a staff member or student participant,
- any situation with media involvement.

The School has formulated a procedure in the unlikely event that an incident or emergency arises. The procedure is intended to allow staff to follow a course of action covering the main priorities at times of stress. All staff leading or assisting with fieldwork are familiar with emergency procedures to be followed in the event of an emergency incident.

The Field Course Leader and other field course staff must have the following emergency contact information to hand at all times:

- School emergency contact telephone numbers
- University Security emergency contact telephone numbers
- list of all participants
- copy of the risk assessment
- complete details of the itinerary
- copy of the University Accident Report Form

- copy of the University Incident / Near-Miss Report Form

In the event of an emergency incident, the Field Course Leader or other supervisory member of staff should:

- assess the situation,
- protect the group from further injury or danger,
- give first aid and / or call emergency rescue services and / or Police as appropriate,
- give the following information to the emergency services:
 - name of staff member in charge of the incident
 - telephone number of the staff member in charge of the incident
 - location of the incident
 - nature of the incident
 - name(s) of the individual(s) involved
 - condition of the individual(s) involved,
- telephone the School emergency contact as soon as possible. They provide instructions on how to proceed and may inform the University Emergency Incident Manager (EIM)
- remove the rest of the group to a secure location and place under the care of a member of staff who can protect them from the attention of the media, if necessary requesting the Police to assist,
- calm and comfort the participants,
- not make any statements to the media nor allow anyone else to make statements other than expressions of sympathy and refer the media to the Media Relations Office at the University,
- not allow group members to contact home directly until they have received authorisation from the School. This is intended to ensure that relatives of those involved are contacted either by the University or the appropriate authority,
- retain all equipment involved in an unaltered condition,
- not allow anyone external to see a group member without an independent witness being present and remember that no one, unless they are in a relevant official capacity, has the right to see anyone who does not wish to see them,
- contact the University's emergency assistance provider FirstAssist, who will require information as detailed in the University's Business Travel Insurance Leaflet,

- complete a copy of the appropriate Report Form. The form must be handed to the Head of School Administration on return to the University. The section provided for the description of the accident or incident should contain the following information:
 - details of the event,
 - each action taken, by whom and at what exact time,
 - details of everyone present,
 - details of any interaction from authorities such as Police.

The Field Course Leader should consider whether it is appropriate to curtail the field course or whether any member(s) of the group should return to Manchester immediately. The decision to continue or to curtail the field course or for any members of the group to return to Manchester must be approved by the Head of School or the Head of School Administration.

The School will ensure that staff and students are supported for the duration of the field course and on their return to the University, following an incident or emergency.

Any actions taken must at all times be in compliance with the University's Emergency Management Plan.

Appendix 1: Business Travel Insurance Leaflet



The University of Manchester

University Travel Insurance for Students Undertaking Work or Study Placements

Insurer: American International Group UK Ltd
Policy Number: 0010015245
Policy Period: 1 June 2019 to 31 May 2020

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 this 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 that they are away from the UK 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.

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

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 12 months
- 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.

- 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)
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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.

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.
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 retrieve 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 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.
13. 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.
14. 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.

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.
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 retrieve 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 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.
13. 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.
14. 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.

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 <ul style="list-style-type: none">• Personal items• Delayed Baggage (emergency purchases 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 30 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.

Appendix 2: School Fieldwork Code of Conduct

Students working in the field or off-campus are considered to be representatives of the University of Manchester for the duration of the field course, including during leisure periods. Their actions throughout this time will reflect not only their own personal values but also those of the University of Manchester. Anyone that they meet or with whom they interact will judge the University of Manchester by the way in which they conduct themselves. They are ambassadors of the University.

This Code of Conduct defines the expected standards of behaviour to which all participants should conform during any field course.

The Field Course Leader and their appointed deputies are responsible for discipline during the field course. They will lead by example. While engaged on fieldwork, the decision of the Fieldcourse Leader on matters of conduct is final.

All students should:

1. obey all reasonable instructions given by their Field Course Leader,
2. if visiting another organisation, comply with the rules of that organisation,
3. if travelling abroad, comply with the all laws of the country visited,
4. comply with health and safety arrangements for the fieldwork,
5. not behave in a manner which could damage the reputation of the University during work and leisure time,
6. respect the social and cultural beliefs of the country visited. This includes modesty in dress if required by local customs or religious observance,
7. consume alcohol only during leisure periods,
8. if drinking alcohol, do so responsibly, in moderation and within the boundaries of local laws and customs,
9. if drinking alcohol in leisure periods, refrain from becoming intoxicated. Alcohol intoxication will be considered a violation of this Code of Conduct and of the health and safety provisions of the field course,
10. if smoking, do so in appropriate locations and within the boundaries of the health and safety arrangements of the field course, the rules of the host organisation and the laws of the visited country,

11. not litter the environment by dropping cigarette ends, particularly in National Parks but should, if necessary, carry small plastic bags in which to dispose of cigarette litter,
12. respect the people who are giving their time to host visits and provide insights and listen to they say without talking, smoking or using mobile telephones whilst they are speaking,
13. keep the Field Course Leader and / or deputies informed of their whereabouts and intended time of return if moving around independently, including during personal time,
14. ensure that they arrive punctually for planned departure times and scheduled activities.

Furthermore, all students participating in fieldwork should note that they are expected to conform to University Regulation XVII “Conduct and Discipline of Students” and should take particular note of the Definition of Misconduct laid out in paragraphs 3, 4 and 5. University Regulation XVII “Conduct and Discipline of Students” is available at <http://documents.manchester.ac.uk/display.aspx?DocID=6530>.

If misconduct or a breach of discipline is admitted by a student or is found to be proved, one or more of the penalties detailed in Regulation XVII, paragraphs 6 and 7 may be imposed. In addition, the Fieldcourse Leader may, at their discretion, terminate the student’s participation in the field course and arrange for their return to the UK. The cost of travel from the field course location to the UK will be met by the University.

It is the responsibility of participants to heed, understand and observe any instruction given to them by the Field Course Leader or their deputies and to bring any questions or problems to their attention. Participants must acknowledge their own responsibilities for the health and safety for themselves and others.

Participants must note the following exclusions to the University’s Business Travel Insurance:

- participants over the age of 75 years
- participants while acting as the pilot of an aircraft or other aerial device
- participants engaging in activities where their experience or skill levels fall below those reasonably required for participation in those activities
- anyone travelling against medical advice
- routine, preventative or elective medical treatments – pre-existing conditions are only covered if the participant is travelling in line with medical advice. Treatment relating to normal pregnancy and childbirth is not covered, although emergency treatment related to pregnancy and childbirth, except within four weeks of the expected date of childbirth

- compensation in the event of personal injury; medical expenses only are covered
- holiday and recreational activities, the duration of which exceeds half that of the total absence period

The Field Course Leader for an off-campus trip should ensure all participants are aware of this Code of Conduct and any specific standards of behaviour necessary in the course of the visit to comply with the Code, for example, the rules of the host organisation or laws and cultural expectations of the visited country.