Business Travel Insurance Summary 2015/16

Insurer: AIG

Policy Number: 0015900302

1. General Information

Individuals travelling abroad on behalf of the University (including those for whom the University has responsibility), are automatically covered by a Business Travel insurance policy. This is not a holiday travel insurance policy and provides cover for University-related business travel only.¹

Full details of what is covered and what is not covered are detailed in Sections 4-6 of this document. All amounts shown are GBP.

Medical expenses are covered in respect of medical emergencies ONLY ie that require immediate treatment. It is NOT a health insurance policy. By travelling, you confirm that, to your knowledge, you are fit to travel and have not been advised against travel by a qualified medical practitioner.²

For those students travelling abroad to study at an overseas University, please seek specific advice from the Insurance Office (see Section 8 of this document) prior to travelling, as you may require separate insurance. If a student is required to sign up to a host Country/institution health insurance scheme, the student will be responsible for any associated costs.

Prior to all travel, a Travel Insurance Pack should be requested from the Insurance Office or downloaded from the Insurance Office section of the University’s website (see Section 8).

It is always recommended that all travellers undergo the Security Awareness Training (see Section 8 of this document), and register for the security alerts especially in all countries where there have been terrorist incidents or generally there are security concerns.

The AIG SmartPhone APP can be downloaded onto a phone or ipad and means all emergency help is instantly accessible ‘on the go’ (see Section 8 of this document).

2. Insured Persons

All Directors, employees and students and any other person for whom the University accepts responsibility are covered. This extends to spouses and children of employees³ who are travelling with the insured person⁴, where the insured person is travelling on University business. If spouses and children will be travelling with an insured person, the Insurance Office must be informed prior to travelling.

3. Maximum period of cover

¹ The policy extends to reasonable holiday travel (max. of 7 days) when taken in conjunction with a business trip to that same Country and must also be proportionate to the business element of the trip
² Travelling against the advice of a qualified medical practitioner will likely invalidate any claim.
³ Spouses and children of students are not covered.
⁴ Claims for medical expenses for spouses or children carry a £100 excess. This amount will be payable by the employee
The policy provides cover for a maximum of 12 months. If you require cover for more than 12 months, please contact the Insurance Office.

4. **Policy cover benefits summary**

<table>
<thead>
<tr>
<th>Category</th>
<th>Limit of cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Emergency expenses</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Additional travel and Accommodation expenses</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Repatriation expenses</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Personal belongings</td>
<td>£10,000</td>
</tr>
<tr>
<td>Personal belongings delay</td>
<td>£2,000</td>
</tr>
<tr>
<td>Electronic business equipment</td>
<td>£3,000</td>
</tr>
<tr>
<td>Other business equipment</td>
<td>£3,000</td>
</tr>
<tr>
<td>Personal Money</td>
<td>£10,000</td>
</tr>
<tr>
<td>Disruption, cancellation or curtailment expenses</td>
<td>£250,000</td>
</tr>
<tr>
<td>Travel delay (&gt;4 hours)</td>
<td>£200 (max. £2,000)</td>
</tr>
<tr>
<td>Personal liability (see Section 5)</td>
<td>£2,000,000</td>
</tr>
<tr>
<td>Rental vehicle excess</td>
<td>£10,000</td>
</tr>
<tr>
<td>Evacuation expenses (political/natural disaster)</td>
<td>£50,000</td>
</tr>
<tr>
<td>Court attendance</td>
<td>£1,000</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>£50,000</td>
</tr>
</tbody>
</table>

5. **Personal Liability**

Personal Liability provides cover up to a limit of £2,000,000. However, the following are excluded:

- Damage or injury caused by the use of mechanically propelled vehicles
- Damage or injury caused by the use of hovercraft, aircraft and watercraft
- Loss or damage to property held in trust or custody or control
- Damage or injury caused by the use of firearms
- Wilful or malicious acts
- Cover is not valid if a criminal act is committed or if the person is under the influence of either alcohol or drugs.

6. **Exclusions (which are likely to invalidate any claim)**

- Expenses incurred when travel is against the advice of a qualified medical practitioner
- Loss of or damage to vehicles
- Wear and tear, gradual deterioration, atmospheric or climatic conditions and damage by moth and vermin
- Electronic equipment (e.g. computers) that is insured under any other policy
- Items and/or money or financial cards or expenses related to them from confiscation or detention by Customs or other Authorities
- Losses not reported to the card issuer within 48 hours of discovery or earlier if required by their terms
- Journeys undertaken where the purpose of the trip is to receive medical treatment

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5 Personal liability covers you should you accidentally injure someone or damage someone else’s property whilst travelling
• Journeys due to the default or financial failure of any transport or accommodation provider
• Losses incurred if the insured person is disinclined to travel or continue a trip
• Losses incurred due to circumstances which existed at the time the trip was booked
• Expenses caused by regulation or order from a Government or Local Authority.

7. **Claims**

All reasonable precautions to avoid or minimise loss and to recover property must be taken. In all cases of losses of property or money, such losses must be reported to the airline or police.

In the event of a medical emergency, you should contact the Emergency Assistance helpline without delay (see Section 8 for contact details). If urgent, out of hours advice is required, the Emergency Assistance helpline should be used.

All claims must be reported to the University of Warwick Insurance Office via email or telephone (see Section 8). If you wish to make a claim, a completed claim form (variations of which are available to download from the Insurance Office section of the University’s website) must be accompanied by any supporting documentation and confirmation of the amounts being claimed. All claims are processed by the University of Warwick Insurance Office.

The policy is a policy of reimbursement and all payments are made to the University unless the University gives express permission to the insurers to reimburse the claimant direct.

8. **Contact Details (Insurers and University of Warwick (UoW))**

Insurers:

• **General Helpline**

  [www.aig.com/uk/globecover](http://www.aig.com/uk/globecover) +44 (0) 20 8762 8388

• **Claims Helpline**

  +44 (0) 20 8253 7474

• **Emergency Assistance (available 24 hours per day, 365 days per year)** +44 (0) 1273 401 950

• **Security Awareness Training**

  UC433161 GC AHG
  Security Awareness

• **AIG SmartPhone APP**
University of Warwick:

- Useful documents
  
  [http://www2.warwick.ac.uk/services/finance/insurance/keypolicies/traveloverseas/](http://www2.warwick.ac.uk/services/finance/insurance/keypolicies/traveloverseas/)

- **Brian Brookes, Insurance Services Manager**
  
  B.brookes@warwick.ac.uk  
  +44 (0) 2476 524 222