



This summary of cover has been prepared in conjunction with our travel cover provider, U.M. Association Ltd (“UMAL”). It aims to explain the main features of cover that our staff and students benefit from, while on University-authorised travel for work or study purposes. The cover applies to such travel outside your Country of Domicile, (or within the Country of Domicile, if an overnight stay and/or travel by air is involved).

Staff members must complete and submit a travel itinerary, and students must arrange for a travel itinerary to be submitted by their Faculty or Global Mobility Coordinator. You must also complete a suitable risk assessment before you travel and you may be asked to provide a copy of this before your travel is approved. See <https://www.gre.ac.uk/about-us/governance/safety/policy/arr/off-campus> for more information.

Please take careful note of what is covered, and the main exclusions. If you have any questions about the full terms and conditions of cover, please email insurance@gre.ac.uk. For simple queries we aim to respond within 5 working days.

KEY POINTS

- **Loss, theft and/or damage to personal mobile phones and sunglasses is not covered by UMAL. Prescription spectacles are only covered for theft and damage. If you need cover for these items, you must arrange it individually.**
- The medical component of this cover is intended to address medical emergencies while travelling, such as injury or acute illness. It is not private medical insurance.
- You are not covered for routine, non-emergency treatment, any elective treatment or anything that can reasonably wait until you return home.
- As part of your travel risk assessment, you must plan for foreseeable issues such as obtaining any routine medication, or routine prescriptions, as these are not covered.
- For minor ailments, you should seek advice from a local pharmacist in the first instance. If the condition does not resolve, or if it worsens, contact International Medical Group (IMG) for advice on treatment. See below for IMG contact details .
- Medical Expenses for treatment of Covid-19 are covered but Covid-19 test kits are not.
- You must cooperate in providing any evidence required in support of a claim.
- If travelling to a country that is subject to international sanctions, you must inform insurance@gre.ac.uk so that we can check whether any special procedures apply, to ensure sanctions are not breached. UMAL cannot provide any cover or pay any claim that would breach international sanctions.
- Claims must be notified as soon as possible but in any event within thirty days of the circumstances arising. See “In the event of a claim” for details of how to do so.

Emergency Medical Expenses

What is Covered	Main Exclusions
<ul style="list-style-type: none"> • Emergency Medical Expenses incurred outside of UK as a result of Bodily Injury or Sickness up to £10,000,000 • Supplementary Travel Expenses up to £15,000 • Funeral Expenses up to £10,000 and Repatriation of Remains up to £50,000 • Search and Rescue Expenses up to £25,000 • In-patient supplementary benefit outside UK - £50 each 24 hours for up to 1 year • Medical Expenses in UK for necessary follow-up hospital in-patient treatment up to £50,000 where such treatment is not otherwise available from the NHS and with the prior approval of IMG (maximum 3 months) 	<ul style="list-style-type: none"> • Unless you have an EHIC/GHIC card, the University must cover at least the first £100 of claims in this section of cover (rising to £200 for further claims in the same journey). • Travel against medical advice or for the purpose of obtaining medical treatment • Expenses incurred as a consequence of the use of alcohol or drugs or arising out of any sexually transmitted disease • Any Medical Expenses in excess of £300 and any repatriation expenses incurred without the prior approval of IMG • Dental/optical treatment other than for immediate relief of pain • Routine management or monitoring of pre-existing medical conditions • Air travel other than as a passenger

Personal Belongings/Business Equipment

What is Covered	Main Exclusions
<ul style="list-style-type: none"> • Personal Belongings up to £10,000 • Business Equipment up to £5,000 • Emergency Purchases – up to £2,000 • Loss of keys/replacement locks – up to £1,000 • Single Article Limit - £2,500 • Accidental Damage to Laptops, tablets or iPads Limit - £250 <p>Personal Belongings and Business Equipment are limited to items that are intended specifically to be worn or carried by a person</p>	<ul style="list-style-type: none"> • The University is required to cover at least the first £50* of value of claims under this section, where applicable (£100* for Business Equipment). • Mobile phones (other than Business Equipment) sunglasses, spectacles, drones or micromobility devices. (Prescription glasses covered for loss and damage only) • Valuable items in checked-in bags during transit • Any loss or damage not reported to either the local Police or, where appropriate, the airline (or other carrier) within 24 hours and a written report obtained • Loss or damage to property left overnight in or on a vehicle or at any other time unless in a locked garage or kept out of sight in a locked boot • Property left unattended or unsupervised in the open or any public space • Losses from restaurants bars public houses nightclubs or similar venues • Unsubstantiated or unexplained losses • *First 10% of laptop/tablet claim value if higher

Money

What is Covered	Main Exclusions
<ul style="list-style-type: none"> • Money up to £5,000 (Cash limit £2,500) • Credit Card Misuse following loss/theft of credit card – up to £3,000 (payable in addition to Money limit) • Loss of Travel Documents – up to £2,000 (payable in addition to Money limit) 	<ul style="list-style-type: none"> • The University is required to cover the first £50 of claims under this section, where applicable. • Any loss or damage not reported to the local Police within 24 hours and a written report obtained • Loss or damage from any unattended vehicle or unaccompanied baggage • Money left unattended or unsupervised in the open or any public space • Losses from restaurants bars public houses nightclubs or similar venues • Unsubstantiated or unexplained losses

Disruption

What is Covered	Main Exclusions
<ul style="list-style-type: none"> • Cancellation up to £20,000 - Any reasonable cause outside the control of the travelling Person (prior to departure) • Curtailment up to £20,000 – Specified causes • Rearrangement up to £10,000 – Any reasonable cause occurring outside the control of the travelling Person (after departure) • Travel Delay - £50 for each full consecutive period of 6 hours, up to a maximum of £500, if strike, weather conditions, or breakdown causes delayed departure of your aircraft or other public transport • Hi-Jack - £100 for each day you are detained (maximum 50 days) • Includes Domestic Travel Expenses up to £5,000 and Replacement Expenses up to £10,000 	<ul style="list-style-type: none"> • The University is required to pay the cost of any cancellation or rearrangement caused by Covid-19 (e.g. re-booked flights, or any extension required to your stay to comply with quarantine or travel restrictions) – it cannot reclaim these costs from UMAL. You must contact your faculty, travel coordinator or line manager to agree suitable arrangements. • Travel against medical advice or to obtain medical treatment • Disinclination to travel or disruption or cancellation due to financial circumstances • Financial failure of airline or other transport or accommodation supplier or any agent or organiser

Personal Injury

What is Covered	Main Exclusions
<ul style="list-style-type: none"> • Up to £50,000 payable in the event of accidental death, loss of limb or eye or permanent inability to work again • Includes Disability Assistance, Moving Costs, Retraining Expenses and Coma Benefit 	<ul style="list-style-type: none"> • Gradually operating causes, e.g. degenerative conditions • Criminal acts civil commotion or riot • Committing or attempting to commit suicide or intentional self-injury • Use of alcohol or drugs • Engaging in military naval or air services • Air travel other than as a passenger • Travel against medical advice or to obtain medical treatment

Personal Liability

What is Covered	Main Exclusions
<ul style="list-style-type: none"> up to £5,000,000 if you become legally liable to pay damages in respect of accidental bodily injury (which includes death illness and disease) to a person and/or accidental loss of or damage to material property 	<ul style="list-style-type: none"> Liability to your family or anyone employed by you Ownership possession or use of any land or building (other than temporary rented accommodation) or the ownership of any animal Ownership possession or use of any mechanically propelled vehicle Criminal wilful or malicious acts or omissions Use of alcohol or drugs Arising out of the Person Covered's trade business or profession Contractual liability Punitive or exemplary damages

Political Evacuation

What is Covered	Main Exclusions
<ul style="list-style-type: none"> Reimbursement of evacuation expenses up to £50,000 following Formal Advice to leave the destination country 	<ul style="list-style-type: none"> Evacuation more than 10 days after Formal Advice to leave the country Dishonest or criminal acts committed or attempted by the Person Covered or alleged violation of the laws of the destination country unless we deem such allegations to be fraudulent Failure to maintain required documents or visas

Legal Expenses (underwritten by DAS Legal Expenses Insurance Company Limited)

What is Covered	Main Exclusions
<ul style="list-style-type: none"> up to £25,000 to help you recover damages or compensation from a third party following an event which results in Bodily Injury to you or financial loss suffered resulting from the breach of any travel or accommodation contract up to £25,000 to help you in the defence of Criminal Proceedings brought against you 	<ul style="list-style-type: none"> Legal Proceedings entered into in the USA or Canada Defence of Criminal Proceedings for parking offences assault sexual offences or alleged illegal use of drink or drugs Any disputes or legal proceedings in relation to any vehicle hire or rental Defence of Criminal Proceedings for fraud dishonesty or criminal damage (unless a not guilty plea is maintained throughout)

In the event of a claim

Claim forms are available from the UMAL web site: <https://umal.co.uk/travel-hub/travel-claims-forms/>
Alternatively, contact insurance@gre.ac.uk for a Claim Form.

For claims under the Legal Expenses policy, contact DAS on +44 (0) 344 893 8165, quoting policy number TT26962060

Please remember...

- Always carry this summary of cover with you when travelling
- Keep a separate record of the IMG contact details (see overleaf)
- Give details to a travelling friend or colleague just in case you are unable to make the call yourself

Before you travel

Register on the RiskMonitor site then download the GlobalRiskManager app for travel advice, security information and to receive alerts for any incidents occurring in your destination country or region. Alerts can be configured by country, proximity, severity and/or category to ensure that you receive the alerts that you need. See <https://umal.co.uk/travel-hub/pre-travel-advice/> for details on registering.



International Medical Group (IMG) – Emergency Advice and Assistance

In the event of an emergency whilst travelling, call IMG for advice and assistance. This service is operated by a team of multi-lingual coordinators at IMG in the UK, who can be contacted 24 hours a day, 365 days a year. IMG will assist you with your requirements and decide on the most appropriate course of action to help you through an emergency. Should you need to use this service whilst travelling, the contact details are:

Tel: +44 (0)203 859 1492
E-mail: UMAL@global-response.co.uk
Reference: UMAL/019

Contact IMG before incurring any substantial medical expenses or being admitted as an inpatient at any hospital, clinic or nursing home. Do not arrange repatriation without the prior approval of IMG. Medical expenses over £300 and any repatriation expenses will not be covered without the prior approval of IMG

To ensure that the assistance service operates smoothly when you need them most, in the event of an emergency or if you require repatriation you must:

- Telephone IMG in the UK using the number shown above and remembering to use the correct international dialing code from the country in which you are calling
- Quote your Reference (see above), the title of your Institution and your Name
- Give the telephone number where you can be contacted
- Give details of anyone you would like to be contacted - relative, friend, employer

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