



# THE UNIVERSITY *of* EDINBURGH Finance

## International Student Placements

### Travel Insurance



Insurance Office, Charles Stewart House, 9-16 Chambers Street, Edinburgh, EH1 1HT

[insurance@ed.ac.uk](mailto:insurance@ed.ac.uk),

<https://www.wiki.ed.ac.uk/display/Finance/Insurance+Policy+--+Travel+Insurance>

The University has a travel insurance policy which can be used by any employee or student of the University of Edinburgh, for travel overseas in connection with the business of the University. 'Business' of the University includes attendance at meetings, conference, seminars, field trips, student placement and exchanges.

### Insurance Policy Details

Policy Number – 14-PAT-0000000371

Insurer – Ace & Axis Specialty Europe

Insurer Contact Number +44 (0) 20 7173 7797/email [aceassistance@cegagroup.com](mailto:aceassistance@cegagroup.com)

### Travel Insurance – What does it cover?

Medical and Emergency Travel Expenses (including repatriation and emergency evacuation)	unlimited
Personal Baggage (includes laptops, mobile phones, digital cameras etc) (Single Article Limit 25% of sum insured or £1000, whichever is the greater), Inner limit for business equipment of £3500	10,000
Delayed Baggage (if delayed more than 4 hours and only on the outward journey). Where an item is valued more than £2000, an excess of 25% applies	2,000
Money/Credit Cards (where the amount is more than £3000, an excess of 25% applies)	10,000
Cancellation/Curtailment	10,000
Personal Liability - any one event	5,000,000
Personal Accident - Death	50,000
Personal Accident - Permanent Disabling Injuries (Specified injuries)	50,000
Personal Accident - Weekly Benefits - Temporary Total Disablement (up to 52 weeks)	100
Personal Accident- Temporary Partial Disablement	40

**Note** - The information detailed above is only a brief summary of the policy cover and is provided for guidance only. The policy wording should be checked for full terms and conditions and it should be noted that this summary does not include all conditions and exclusions.

## What the Travel Policy Does Not Cover

Travelling against medical advice or for the purpose of obtaining treatment
Personal holidays

- Please note this **not** a health insurance policy although it does provide emergency medical expenses, emergency evacuation and repatriation under the medical expenses section.

## Arranging Travel Insurance

From 1 August 2015, all students on placements will be automatically covered under the University travel policy and will have to opt out if they have their own travel insurance arrangements in place, although it's recommended that you check with your own insurers that the policy provides cover for business travel. There will also be no premium charged for cover, unless the student is travelling to particularly hazardous destination and Insurers require additional premium. This will be payable by the student.

## Health Insurance

Some International placement providers require students to have health insurance which is not the same as travel insurance. Some overseas Institutions will accept the medical expenses cover provided by the University travel policy but in some cases they will not so require the student to have a health insurance policy. The University has an arrangement with Eduhealth who can provide a quote for international health insurance which can be arranged in the UK. They can be contacted on 0844 3320399(advisers Ann Roberts or Rachel Hague). **It is strongly recommended before you proceed with Eduhealth, you obtain confirmation from your placement provider that they will accept a policy you are purchasing and that this policy covers all of the statutory medical requirements of the placement provider.**

You should also remember that if you take out health insurance, you will also require a travel insurance policy.

## Student Visas

Students who require a visa or letter of confirmation that cover is in place should contact the Insurance Office who will arrange this.

## Student Safety

The personal safety and security of all students is paramount so for all travel from 1 August, a risk assessment form will require to be completed by anyone travelling. The form has to be signed off by the Head of School or Student Supervisor. The student should keep a copy of the form, send one to the School and one to the Insurance Office. The risk assessment is an essential part of the overall

preparation for the trip and should be completed well in advance of travel. If the travel is to a hazardous destination or if it involves a hazardous activity, it will need to be sent to Insurers for confirmation that the policy will provide cover.

Further information on specific locations can be found on the Insurer Travel Security Advice website, Red24 (<https://www.red24.com/affiliates/aonprotect/>) as well as the Foreign & Commonwealth Travel Advice website (<https://www.gov.uk/government/organisations/foreign-commonwealth-office>)

## **Personal Travel**

Although there is cover under the policy for an element of personal travel, the policy can not be used to provide cover for travel at the end of the placement. Personal travel within the area of the placement will be covered but if travel further afield (for example if the trip involves a journey by air) is planned, then a personal travel insurance policy should be put in place.

## **Claims**

Anyone wishing to make a claim under the travel policy can download a form from the Insurance Office website. Documents required by Insurers are also detailed on the website. Completed forms should be emailed (or posted) to the Insurance Office. Claim payments are made to the University in the first instance and then remitted to the student bank account. If the claim involves medical expenses, it is a condition of the policy that the Insurers are contacted using the emergency number. You will need to quote the University policy number. – Details are at the top of this document.

## **Useful Websites**

The University has a number of websites which have useful information for anyone travelling.

Insurance Office

<https://www.wiki.ed.ac.uk/display/Finance/Insurance+Policy+-+Travel+Insurance>

Health & Safety (travel risk assessment forms)

[http://www.docs.csg.ed.ac.uk/Safety/ra/Overseas\\_Travel.pdf](http://www.docs.csg.ed.ac.uk/Safety/ra/Overseas_Travel.pdf)

Go Abroad (International Office)

<http://www.ed.ac.uk/schools-departments/international-office/go-abroad/home>

Foreign & Commonwealth Office Travel Advice Website

<https://www.gov.uk/government/organisations/foreign-commonwealth-office>

Travel Insurer Security Information

<https://www.red24.com/affiliates/aonprotect/> (you'll need to register an email address and password in order to access the site. Code is 7797)

For further information, please contact the Insurance Office – [insurance@ed.ac.uk](mailto:insurance@ed.ac.uk), 50 9154.