

Travel Insurance – Summary of Cover

Insurer:	AIG
Policy Number:	0010628264
Policy Period:	Policy is renewed annually
Insured Persons:	MMU employees and students travelling on University business or in connection with a programme of study

Benefits per person:

Section	Limit
Medical Expenses (including emergency repatriation) If you become ill or sustain an injury during your trip, the insurance will cover the medical expenses.	£Unlimited £100,000 for Political and Natural Disaster Evacuation
Accidental Damage to Teeth & Dentures Cover for treatment for accidental damage to teeth (including loss or damage to any prostheses while in the mouth).	£2,500 Please note that damage due to food or drink (including any foreign body in such food and drink) is not covered.
Personal Belongings Cover for if your personal belongings are lost, damaged or stolen during your trip.	£10,000 Mobile phones not covered
Business Equipment This is cover for equipment belonging to the university.	£3,000
Money and Financial Cards Cover for loss or damage to money during a trip, and financial loss as a result of a card being lost or stolen and subsequently used fraudulently by another person.	£5,000
Cancellation/curtailment/alteration Cover for if a trip is cancelled, cut short or rearranged as a result of a cause outside of your control.	£10,000
Personal Liability Cover for if you become legally liability to pay damages to a third party.	£5,000,000
Legal Expenses Cover for legal expenses if you sustain an injury during your trip and pursue a claim for compensation.	£50,000

How to Make a Claim

In an emergency telephone: +44 (0)1273 552 922 (available 24/7)

When you phone, tell the assistance company you are from Manchester Metropolitan University and give our policy number (0010628264).

If you download the AIG Travel Assistance App, it has a quick call Help button that immediately connects you to emergency travel, medical and security assistance.

If you require non-emergency medical/dental treatment*, contact the insurers prior to treatment being obtained on:

+44 (0)34 5602 9429

Tell the insurers you are from Manchester Metropolitan University and give our policy number (0010628264).

* It is not necessary for prior approval to be sought for the purchase of 'over the counter' medicines from pharmacies and similar establishments. Routine medicines bought without prescription (such as paracetamol, aspirin, ibuprofen and similar products) are not covered under this insurance.

For any other non-urgent claims, contact insurance1@mmu.ac.uk

You must take all reasonable steps to avoid or minimise any loss or damage and to recover any property which has been lost or stolen.

Loss, damage or delay to luggage whilst in the possession of an airline or airport must be reported before you leave the airport and you must keep the loss report as proof. The insurers will want to see you have attempted to claim compensation from the airline/airport before they will pay a claim.

Theft or loss of property must be reported to the local police as soon as possible, and a crime or incident number obtained.

For any claim or potential claim, please keep all relevant documentation, such as receipts, invoices, travel confirmation documents, relevant correspondence etc.

Frequently Asked Questions

Q. How do I apply for travel insurance cover?

A. If your trip has been approved by the university and a risk assessment is in place, insurance cover will be automatic providing you are not travelling against Foreign, Commonwealth & Development Office (FCDO) advice.

Please contact the Insurance Officer before booking your trip, if you intend to travel to any of the following countries:

- Afghanistan
- Chechnya
- Iraq
- North Korea

- **Somalia**

Q. How do I book travel?

A. The university advises that all trips, where possible, are booked via the university's travel management provider, Clarity. This ensures the university can contact you quickly in the event of an emergency and Clarity can provide you with up-to-date information and safety alerts for your trip.

Q. Where can I get travel advice on the destination I am travelling to?

A. Visit <https://www.gov.uk/foreign-travel-advice> as a starter, but the University's travel provider, Clarity, will be able to provide country-specific advice.

You can also use the AIG Travel Assistance App or website (<https://travelguard.secure.force.com/TravelAssistance/TGPreLoginHomePage?PL=AIG%20UK>) to help you prepare for your trip and for support whilst travelling. It contains a range of services including security awareness training, country reports, security travel alerts, global news watch and virtual medical care.

Q. Do I need a UK Global Health Insurance Card (GHIC) when travelling?

A. Travellers should arrange for a GHIC if travelling within the European Union (EU). More details can be found at <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/> In the event that you require medical assistance when travelling within the EU you should present the GHIC card at the earliest opportunity.

Q. Am I covered if I have a pre-existing medical condition?

A. Yes, you are covered unless you are travelling against medical advice or for the purpose of obtaining medical treatment. If you have any doubts about your fitness to travel, you are advised to obtain written confirmation from your doctor.

Q. What medical expenses are covered?

A. The travel insurance is not full health insurance; cover is provided for emergency or urgent treatment only (i.e. accidents or illness whilst travelling). Routine, preventative or other elective treatments are not covered.

Q. Am I covered for personal travel?

A. You are covered for the whole period of your University trip, which includes your free time. Reasonable personal travel either side of your University trip is covered, but this should not be more than 25% of your total trip.

Q. I am travelling to my home country – will I be covered?

A. The travel insurance will provide cover when you are in your home country on a University approved trip providing you return to the UK at the end of your trip.

Q. Am I covered for sporting activities?

A. Yes. There are no specific restrictions on sporting/hazardous activities, but travellers should not engage in activities where their experience or skill levels fall below those reasonably required for participation in those activities. Reputable and qualified guides/trainers/instructors should be used when undertaking activities.

Q. Are my personal belongings covered?

A. Yes, **except mobile phones**. You should avoid taking high value items with you. If you do intend to take high value items, you may want to consider taking out your own policy to ensure you have adequate cover should the items be lost or stolen. Insurers may refuse to pay a claim if you have not taken reasonable care with your belongings. For example, items left unattended in public places will not be covered.

Need help or further information?

If you have any further queries regarding insurance cover on this policy, please contact the Insurance Officer at insurance1@mmu.ac.uk or telephone 0161 247 5992.

Staff can also visit the insurance page on the intranet

(<https://mmuintranet.mmu.ac.uk/Interact/Pages/Content/Document.aspx?id=2220&SearchId=619427&>)