

Business Travel Insurance Summary 2021/22

Insurer: AVIVA

Policy Number: 100005565GPA

Policy Dates: 1 August 2021 to 31 July 2022

Medical Emergency Helpline (24 hours a day, 365 days a year): +44 (0)1243 621066

General Information

Individuals travelling abroad for the purpose of University of Warwick business only (including those for whom the University has responsibility), are covered by a Business Travel insurance policy. ***This policy provides cover for the University of Warwick business element of the trip only and does not cover any personal travel or holidays.***

Permission to add personal travel to any business-related booking will not be granted.

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. Travelling against the advice of a qualified medical practitioner will likely invalidate any claim.

Please note insurance cover cannot be guaranteed for visits to:

- Afghanistan, Belarus, Burundi, Central African Republic, Cuba, Crimea, Democratic Republic of Congo, Egypt, Republic of Guinea, Republic of Guinea-Bissau, Iran, Iraq, Lebanon, Libya, Mali, Myanmar (Burma), Nicaragua, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Tunisia, Ukraine, Venezuela, Yemen, or Zimbabwe
- Any areas where the FCDO advise against all travel or all but essential travel due to Covid or any other reason.

Please contact the Insurance department for further information before a travel commitment is made to any country that the FCDO state essential travel or no travel, as specialist insurance cover may have to be arranged. Please note at least 14 days advance notice is required.

Maximum period of cover

The policy provides cover for a maximum of 12 months. If you are going to be abroad for more than 12 months, please contact the Insurance Department as insurer approval will be required. Please note at least 14 days notice is required.

Insured Persons

Directors, employees, students and any other person for whom the University of Warwick accepts responsibility are covered for University of Warwick business travel. It does not provide cover for family members.

Policy Limits

Category	Limit of cover
Medical Emergency expenses (excluding healthcare)	Unlimited
Medical Emergency - evacuation and repatriation expenses	Unlimited
Personal belongings (excludes accidental damage to PCs, laptops, tablets and mobile phones)	£10,000
Electronic business equipment	£3,000
Personal Money	£10,000
Disruption, cancellation or curtailment expenses (excludes any impact caused by Covid-19 or related viruses)	£10,000
Travel delay (after 4 hours delay)	£50 for each complete 4 hours capped at £750
Personal Liability	£5m
Rental vehicle excess	£1,000
Evacuation expenses (natural disaster)	£50,000

Medical

Please note that this policy is NOT a health or medical insurance policy and general healthcare is not covered.

The policy does not cover sickness or routine illnesses (such as minor infections) which may require medical advice and treatment. Travellers may therefore want to consider taking out their own private insurance to cover such matters (this can also be a prerequisite for some types of visas and should be checked in advance of travel).

Please note that there is no emergency medical cover if you are a national in the country you need medical attention.

The University of Warwick Insurance department is unable to provide any advice or quotes in relation to the purchase of Health or Medical Insurance.

If a student is required to take out a host Country or institution health insurance scheme, the student will be responsible for any associated costs.

Under this policy, only emergency medical expenses are covered i.e. that require immediate treatment. This will extend to Covid related emergency treatment.

In the event of a medical emergency whilst overseas you (or someone representing you) should contact the Medical Emergency Helpline service +44 (0)1243 621066 which operates 24 hours a day 365 days a year to obtain assistance with medical treatment, payment of hospital bills/doctor's charges and emergency repatriation. It is important that the Medical Emergency Helpline is contacted before you incur any substantial costs, since failure to do so may invalidate your claim.

The Travel Card containing the Medical Emergency Helpline number should be downloaded from the University's insurance webpage and taken with you on your trip.

If you take any prescribed medication etc, then you should ensure that you have adequate supplies for the duration of your trip as the cost of these will not be covered.

Personal Liability

Personal Liability covers you should you accidentally injure someone or damage someone else's property whilst travelling. However, the following are excluded:

- Damage or injury in connection with any business profession or occupation
- 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
- Willful or malicious acts
- If a criminal act is committed
- If the person is under the influence of either alcohol or drugs

Main Policy Exclusions (but not limited to) which are likely to invalidate any claim

- Cancellation, curtailment or change of itinerary due to any impact caused by Covid-19 or related viruses
- Expenses incurred when travel is against the advice of a qualified medical practitioner
- Travellers over the age of 85
- The default or financial failure of any transport or accommodation provider (may be covered by credit card provider)
- Unavailability of accommodation or unsuitability/quality of accommodation
- 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
- Failure to obtain, produce or maintain any necessary documents required for the country being visited (e.g visas, permits etc)
- Expenses caused by regulation or order from a Government or Local Authority e.g Brexit
- Losses not reported to the card issuer within 48 hours of discovery or earlier if required by their terms
- Items and/or money or financial cards or expenses related to them from confiscation or detention by Customs or other Authorities
- Emergency medical treatment in a travellers home country
- Loss of or damage to vehicles
- Accidental damage to laptops, PCs, tablets and mobile phones
- Theft of items left on display in unattended vehicles
- Electronic equipment (e.g. computers) that is insured under any other policy
- Journeys undertaken where the purpose of the trip is to receive medical treatment
- Violating the laws or regulations of the country
- Engaging in any kind of flying as a pilot
- Wear and tear, gradual deterioration, atmospheric or climatic conditions and damage by moth and vermin

Claims

All reasonable precautions to avoid or minimise loss must be taken.

In all cases of losses of property or money, such losses must be reported to the local police or airline. A copy of their full report detailing the incident will be required to support a claim.

In the event of a medical emergency, contact the Medical Emergency helpline +44 (0)1243 621066.

All claims must be reported to the University of Warwick Insurance department via email **within 50 calendar days** of the occurrence/event for which you wish to make a claim for. Any claims received after this time may be declined and no payment will be made by our insurers. Please refer to the 'How to make a claim' section on the Insurance website for further information.

Contact Details and Other Useful Links

Emergency Medical Assistance (24 hours per day, 365 days per year)
+44 (0) 1243 621066

Those travelling overseas should register with the WorldAware website as this provides travellers with up to date SMS Travel Alerts relating to relevant travel destinations that they subscribe to. The policy number to use for registration is 10005565GPA. Access to this resource is provided by the University's insurance company.

<https://my.worldaware.com/affiliates/aviva/>

Foreign Commonwealth and Development Office:

<https://www.gov.uk/foreign-travel-advice>

University of Warwick Business Travel Hub:

<https://warwick.ac.uk/services/humanresources/internal/businesstravel>

University of Warwick Insurance department:

insuranceservices@warwick.ac.uk