



**Travel Policy Summary Policy Number: RTT276323 Insurer: Royal & Sun Alliance**

**Expiry Date: Covers trips lasting up to 12 months which commence up to and including 31/07/23**

### Frequently Asked Questions

**Q. What do in the event of a Medical Emergency or Security Situation?**

**A.** If you fall ill, suffer an accident overseas, or in the event of Political instability, Hijack, Kidnap or Detention whilst overseas, traveller should contact Healix International as soon as reasonably possible on +44 (0)208 763 3155. Telephone Lines are open 24 hours a day 365 days a year.

**Q. What do if assistance is required?**

**A.** The insured or an insured person can obtain immediate assistance by telephoning Healix on +44 (0)208 763 3155. Telephone Lines are open 24 hours a day 365 days a year

**Q. What to do in event of any other claim situation (ie theft/loss of Property or Money, Travel Cancellation etc)**

**A.** A claim form should be completed in the first instance  
To request a claim form or submit a new claim, contact can be made to: +44 (0) 330 102 4093. Lines open between 9am and 5pm Monday to Friday, excluding Bank Holidays OR  
[claims.accidentandhealth@uk.rsagroup.com](mailto:claims.accidentandhealth@uk.rsagroup.com)

Where suitable, where your property or Money has been stolen, please obtain a Police Report.

For loss or theft of Equipment owned by the University, please ensure to report to local authorities within 48 hours of discovery.

Where suitable, where a Travel Operator (ie airline) has either lost or temporarily misplaced your property, please obtain a Property Irregularity Report (PIR) from the dedicated airline baggage support desk.

### What is Excluded?

- Travel undertaken against the advice of a medical practitioner
- Regular and mandatory Covid testing either prior, during or after an Insured trip.
- Quarantine or isolation costs where these are imposed by the country being visited.
- Cost associated with any mandatory quarantine upon a traveller returning to the UK (or home country) at end of an Insured trip.
- Personal holiday
- Any claim which would be in breach of Sanctions imposed by either United Nations Resolutions or Trade/Economic regulations of the United Kingdom, European Union, United States of America
- Disinclination to Travel
- Regulations made by any Government or public authority
- Strike or industrial action
- Financial Failure or omission or neglect of any provider (or their agent) of transport or accommodation
- Cancellation or rearrangement costs related to Covid unless Covid wasn't an issue at the point of departure. Rest assured we would offer every support to you if a claim had to be submitted and we would negotiate with insurers to get the best settlement possible.
- Any amount more than £3,000 any one item, pair or set
- Delay, confiscation or detention by order of any Government or Public Authority
- Loss, Damage, Theft or Destruction whilst being shipped as freight or under a bill of landing
- Theft of Property left in unattended vehicles
- Trips longer than 12 months unless specially agreed with the insurance office.
- Strike or industrial action
- Trips undertaken specifically to get medical advice or treatment
- Cover for anyone over 80 years of age.
- Policy Excess
- No cover for mobile phone device or associated ancillary equipment.
- Pre-existing medical conditions for trips lasting more than 12 months.

**What is covered under the policy?**

<b>Section</b>	<b>Sum Insured</b>
<p><b>Baggage Insurance</b></p> <p><b>Special Extensions:</b> Business Equipment Delayed Baggage Loss of Keys</p>	<p>Up to £10,000 per Insured Person Single Article Limit - £3,000 or the sum insured whoever is the lesser</p> <p><b>Excess</b> Students: £200.00 Staff: £100.00</p> <p>Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person</p>
<p><b>Cancellation, Curtailment, Replacement, Rearrangement, and Change of Itinerary Insurance</b></p>	<p>Up to £10,000 per Insured Person subject to an excess of £100 per Insured Person any one claim and a maximum of £250,000 in respect of all losses arising from either the same incident or arising in any one period of insurance</p>
<p><b>Evacuation Insurance</b></p> <p><b>Special Extensions:</b> Trauma Risk Management Counselling</p>	<p>Up to £10,000 per Insured Person</p> <p>Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance</p>
<p><b>Hijack, Kidnap and Detention Insurance</b> (Daily benefit payable in addition to travel &amp; accommodation, security service, public relations, legal and medical advisor costs)</p>	<p>£300 per day up to a maximum of £100,000 per Insured Person and Subject to a maximum of £250,000 for all losses in any one Period of Insurance.</p>
<p><b>Legal Expenses Insurance</b></p>	<p>Up to £50,000 per Insured Person</p>
<p><b>Medical Repatriation and Emergency Travel Expenses Insurance</b></p> <p><b>Special Extensions:</b> Funeral Expenses Hospitalisation Benefit Repatriations of Household Goods Search and Rescue Costs</p>	<p>Unlimited per Insured Person (including pre-existing conditions).</p> <p>Cover includes pre-existing conditions except for trips lasting more than 12 months where pre-existing conditions and mental illness are excluded. An excess of £250 applies.</p> <p>Up to £10,000 per Insured Persons £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident</p>
<p><b>Money and Credit Cards Insurance</b></p>	<p>Up to £5,000 per Insured Person Cash Limit - £3,000 or the sum insured whichever is the lesser in respect of coin bank and currency notes</p>
<p><b>Personal Liability Insurance</b></p>	<p>Up to £5,000,000 any one event</p>

<b>Personal Security Specialist Expense Insurance</b>	Up to £10,000 per Insured Persona and subject to a maximum of £250,000 for all losses in any one period of insurance
<b>Travel Delay Insurance</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per insured person subject to a maximum of £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person
<b>Personal Accident</b>	Cover varies. Please refer to insurance office for the limits applying