





**UNIVERSITY OF
EDINBURGH**
Finance Department
Health & Safety Conference
University Travel Insurance




Insurance Office

- Charles Stewart House, 9-16 Chambers Street, Edinburgh, EH1 1HT
- Contact – insurance@ed.ac.uk
- Telephone – 0131 650 9154 (509154)
- Web site – <http://www.ed.ac.uk/schools-departments/finance/about/sections/insurance/policies>
- Contact – Geraldine Halliday




SUMMARY

- Why take out travel insurance?
- Summary of Travel Cover
- Cost of Insurance
- How to apply for travel insurance
- How to make a claim
- Travel claims
- General Points
- Links to Websites
- Any questions



Why Take Out Travel Insurance?

- The University has a duty of care for all its employees. This is manageable whilst employees remain within the University environment and the UK but presents an increased risk to employees who are travelling and working abroad.
- Travel insurance protects against financial losses, not only to the University (cost of air fare, accommodation etc) but for the individual (personal items being lost or damaged.)
- There is emergency assistance provided by the Insurers which is invaluable in the event of an incident occurring outwith normal working hours when no contact can be made with the University. This advice ranges from arranging medical treatment to advise on what to do if your passport is lost or stolen.




Summary of Travel Cover

Main Benefits:


- Unlimited medical expenses, including repatriation
- Cover for loss of or damage to personal belongings (including laptops, mobile phones, Ipads, digital cameras, etc) – up to £10,000
- Delayed baggage – reimbursement for any personal items that have to be purchased as a result of personal baggage being lost or delayed – up to £2000
- Loss of money and credit cards – up to £5000
- Cancellation or curtailment – reimbursement of travel, accommodation, conference fees in the event that the trip is cancelled or curtailed – up to £10,000
- Personal liability – up to £5M
- Personal accident – amount payable in the event of death, permanent disabling injuries or temporary total disablement – Up to £50,000

This is a summary of the main policy benefits. Details of extensions to the cover and policy exclusions can be found on the Insurance website, under the Travel Insurance section.



Cost of Travel Insurance

Period of Cover	Worldwide	Europe	UK
Up to 2 weeks	£20	£10	£5
Up to 1 month	£40	£20	£10
1-3 months	£70	£35	
4-6 months	£120	£60	
7-9 months	£160	£80	
10-12 months	£190	£95	
UK Field Trips			£1.50 per week




How to Apply for Travel Insurance

Arranging travel insurance is very straightforward and can be done using the online form which can be found at:

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


Information required – dates of travel, destination, name, contact email address, medical declaration, job code, cost centre and account code.

NOTE - there are no pre existing medical exclusions under the University insurance policy, providing that travel is not being undertaken against the advice of GP and that sufficient supplies of medication are taken on the trip.




How to Make a Claim

- Medical Claims - If emergency medical treatment is required, it is essential that the Insurers are contacted using the emergency number (issued when travel insurance is arranged). If the medical treatment is minor, and paid for by the employee, then this can be reclaimed from the Insurers upon your return to the Office.
- All other Claims – Claims for loss or damage to personal items, delayed travel etc should be made upon your return to the Office. It is important to ensure that you have a Property Irregularity Report from the airline in the event of delayed baggage.
- Claim Forms are available from the Insurance website. All completed forms should be returned to the Insurance Office with the supporting documents (these are listed on the claim form). Payment is made directly to the University. The costs are then repaid to the employee via their bank account. The claim process takes around 10-15 working days, providing all of the correct information is provided.



University Claims Experience

- Most claims are low severity and are for lost, stolen or damage laptops, mobile phones, bags, cash. These type of claims make up around 50% of the claims.
- In previous years there have been claims for two fatalities (£100k per claim) and also for emergency medical treatment and subsequent medical professional accompanying employee back to the UK (total cost of this claim £37,000).



Other Points to Note

- It is recommended that anyone travelling on the business of the University takes out cover under the University travel policy. Experience has shown that in the event of a claim for cancellation if, the costs incurred by the University (air fares) will be not be recoverable under a personal policy.



USEFUL WEBSITES

- Insurance Office <http://www.ed.ac.uk/schools-departments/finance/about/sections/insurance>
- Health & Safety Office <http://www.ed.ac.uk/schools-departments/health-safety>
- Foreign & Commonwealth Travel Office <http://www.fco.gov.uk/en/>
- Finance
- <https://www.wiki.ed.ac.uk/display/Finance/eExpenses>
- <https://www.wiki.ed.ac.uk/display/Finance/Expenses+Policy>



Any Questions ?