

University of Cambridge

Summary of Benefits under the Group Business Travel Insurance

Insurer :	Royal & Sun Alliance Insurance plc
Policy Number:	RTT201051
The Insured:	The Chancellor Masters and Scholars of the University of Cambridge and subsidiary companies
Insured Person:	An Employee, Post Graduate Student, Volunteer, Member of a research project or Member of a supervised University of Cambridge field trip who is usually resident in the UK.
Journey or Trips Covered:	Whilst travelling on University of Cambridge business from the UK to destinations outside of the UK.
Incidental Holidays:	Holiday's taken in conjunction with a business trip are included subject to the holiday being: <ul style="list-style-type: none"> i. in the same country as the business trip. ii. less than 50% of the overall length of the trip. iii. and no more than 14 days in total.
Operative Time:	From the point of departure of the Insured Person for the commencement of a business trip from their usual residence or place of work in the UK to the point of return to usual residence or place of work in the UK at the end of the business trip.
Policy Excess/ Deductible:	£50 excess applies to claim arising out of loss of baggage, money and cancellation, curtailment and rearrangement expenses.

Sections Covered

Baggage	£10,000 Single article limit £3,000
Business Equipment belonging to the University	£3,000
Cancellation, Curtailment and Rearrangement Expenses	£5,000
Evacuation	£5,000 per insured person
Hijack Kidnap and Detention	£100,000 per incident subject to £250,000 all incidents in any one period of insurance
Legal Expenses to recover compensation or damages for Injury	£50,000 per insured person
Emergency Medical and associated repatriation and travel expenses including recovery of remains	Unlimited
Money and Credit Cards	£5,000 with an inner limit for loss of cash of £3,000
Personal Liability	5,000,000 any one event
Personal Security Specialist Expenses	£10,000 per insured person subject to a maximum £250,000 in any one period of insurance
Loss of Travel Documents	£2,000 per insured person

It is a condition of the policy that all persons covered by the policy take all reasonable steps to avoid or minimise any injury, loss, damage or expense.

All claims must be notified to the Insurance Section insurance.section.online@admin.cam.ac.uk within 30 days of the incident by submitting a completed claim form which can be found on the travel insurance website www.admin.cam.ac.uk/offices/insurance/travel

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Extensions

Cover can be arranged for a spouse, partner and/or children who usually live with the employee in the UK to accompanying the employee on a University of Cambridge business trip subject to the family travelling together throughout the whole of the trip.

Exclusions to the University Travel Insurance

- Travel against the advice of a doctor or medical practitioner.
- Travel to any part of the world where the UK Foreign and Commonwealth Office advise against "All Travel".
- Travel to Russia, Ukraine (Crimea and Sevastopol), Iran, Syria and North Korea without prior referral to the insurance section insurance.section.online@admin.cam.ac.uk
- Travel without obtaining permission from the department and safety officer.
- The policy excess.
- Commuting.
- Journeys within the UK.
- Travel for personal reasons.
- Participation in - sporting events, equestrian events, skiing, snowboarding and other winter sports, water sports including water skiing and scuba diving, rock climbing, windsurfing, and other similar sporting activities.
- Employees working under a contract of employment with the University where their usual place of work is outside of the UK.
- Travel overseas for periods exceeding 18 months or 545 days without return to the UK.
- Travel which does not commence from and return to the UK.

In addition please refer to the policy wording for policy exclusions relating to specific sections.

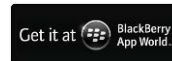
Assistance and Support Services

The University Safety Office provides pre travel and travel security assistance advice and training where applicable. Whilst you are travelling on University business you should also stay in regular contact with your department and/or supervisor. **Please Note:** If you are travelling to a remote or dangerous location you must include a plan to reach safety and how you will access medical assistance.

The RSA Travel Assistance Helpline is available access emergency medical or any other assistance whilst travelling:

Telephone: +44 (0) 20 8763 3155
Email: internationalhealthcare@healix.com

The RSA Business Travel Assistance App provides a one touch assistance call button to put travellers in touch with 24/7 medical and security experts when travelling, you can download the app from:



Important

The travel assistance team will attempt to help you wherever you are in the world, however, you must be contactable by phone or email and if you are in a remote location it may take time to locate healthcare centres and should the area become dangerous the repatriation team may be unable to reach you and you should prepare for these eventualities in your risk assessment and be prepared to take appropriate action should the need arise.

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