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TO WHOM IT MAY CONCERN

04 August 2017

Dear Sir/Madam

EDINBURGH NAPIER UNIVERSITY

We confirm that the above Institution is a Member of U.M. Association Limited, and that the following Worldwide cover is currently in place for any employee, governor or student of the Member whilst on any trip undertaken in connection with the Business of the Member or under the auspices of the Member during the Period of Indemnity:-

GROUP PERSONAL ACCIDENT AND TRAVEL

Certificate of Entry No.	UM176/17
Period of Indemnity	Journeys commencing between 1 August 2017 - 31 July 2018
Cover provided by	U.M. Association Limited and Excess Cover Providers Tokio Marine Kiln Syndicates Ltd

A summary of the cover is attached.

If you have any queries in respect of the above details, please do not hesitate to contact us.

Yours faithfully

A handwritten signature in black ink that reads 'L Martin'.

Leon Martin
For U.M. Association Limited



EDINBURGH NAPIER UNIVERSITY

TRAVEL COVER SUMMARY

When you travel outside your Country of Domicile (or within the Country of Domicile if an overnight stay and/or travel by air is involved) you are covered by our group Travel scheme administered by U. M. Association Ltd. A summary of benefits and the services available is shown below – refer to your Insurance Officer or Administrator for the full terms and conditions of the cover.

MEDICAL EXPENSES (excluding within United Kingdom) – up to £10,000,000

Cover not applicable if travelling against medical advice

- * £25 Deductible (NB – for claimants using an EHIC to reduce the cost of treatment the £25 deductible will be waived)
- * Including Supplementary Travel Expenses up to £15,000
- * Including Funeral Expenses up to £10,000 and Repatriation of Remains up to £50,000
- * Including Search and Rescue Expenses up to £25,000
- * In-patient supplementary benefit outside UK - £50 each 24 hours for up to 1 year
- * Medical Expenses in UK for necessary follow-up treatment up to £50,000 (maximum 3 months)

MEDICAL ASSISTANCE – INTANA GLOBAL

The medical expenses cover will provide you with advice and assistance should you become ill or sustain injury during your journey abroad. This service is operated by a team of multi-lingual coordinators at Intana Global in the UK, who can be contacted 24 hours a day, 365 days a year. Intana Global will decide the most appropriate course of action to help you through an emergency.

Contact Intana Global before incurring any substantial expenses or being admitted as an inpatient at any hospital, clinic or nursing home. Do not arrange repatriation without the prior approval of Intana Global. This Summary will not be recognised as a guarantee of cover or payment by any hospital.

The services available include:

- Advice over the telephone
- Medical repatriation to the most appropriate hospital or to your home address.
- Keeping your family and employer fully informed
- Arranging for up to two relatives or friends to travel out to you - if this is considered medically necessary
- Guaranteeing that your hospital bills will be met
- Arranging repatriation of remains in the event of death

To ensure that the assistance services operate smoothly when you need them most, in the event of a medical emergency or if you require repatriation you must:

- *Telephone or fax Intana Global in the UK using the number shown below and remembering to use the correct international dialing code from the country in which you are calling*
- *Quote your Reference, the title of your Institution and your Name.*
- *Give the telephone number where you can be contacted.*
- *Give details of anyone you would like to be contacted - relative, friend, employer.*

FOR ANYTHING OTHER THAN MINOR AILMENTS, PLEASE CONTACT INTANA GLOBAL ON THE FOLLOWING NUMBER:

Tel:	+44 (0)20 7902 7405
Fax:	+44 (0)20 7928 4748
Reference:	UMAL/176

PERSONAL BELONGINGS/BUSINESS EQUIPMENT - up to £10,000/£5,000

- * £25 Deductible (Increased to £100 in respect of Business Equipment and 10% of claim (min £25) in respect of laptop computers)
- * Emergency Purchases – up to £2,000
- * Loss of keys/replacement locks – up to £1,000
- * Single Article Limit - £2,500

NOTE: Do not pack money or valuable items in your checked-in luggage when in transit. Retain these as hand luggage.

You must report any loss, theft or damage to either the local Police or, where appropriate, the airline (or other carrier) within 24 hours and obtain a written report.

MONEY - up to £5,000 (Cash Limit - £2,500)

- * £25 Deductible
- * Credit Card Misuse – up to £3,000 (payable in addition to Money limit)
- * Loss of Travel Documents – up to £2,000 (payable in addition to Money limit)

NOTE: You must report any loss or theft to the local Police within 24 hours and obtain a written report.

DISRUPTION – up to £20,000

- * Cancellation up to £20,000 - Any reasonable cause outside the control of the travelling Person (prior to departure)
- * Curtailment up to £20,000 – Specified causes
- * Rearrangement up to £10,000 – Any reasonable cause occurring outside the control of the travelling Person (after departure)
- * Travel Delay - £50 for each full consecutive period of 6 hours, up to a maximum of £500, if strike, weather conditions, or breakdown causes delayed departure of your aircraft or other public transport
- * Hi-Jack - £100 for each day you are detained (maximum 50 days)
- * Includes Domestic Travel Expenses up to £5,000 and Replacement Expenses up to £10,000

PERSONAL INJURY – up to £50,000

- * Up to £50,000 payable in the event of accidental death, loss of limb or eye or permanent inability to work again.
- * Includes Disability Assistance, Moving Costs, Retraining Expenses and Coma Benefit

PERSONAL LIABILITY – up to £5,000,000

- * up to £5,000,000 if you become legally liable to pay damages in respect of accidental bodily injury (which includes death illness and disease) to any person and/or accidental loss of or damage to material property.

POLITICAL EVACUATION

- * Reimbursement of evacuation expenses up to £50,000 following formal advice to leave the destination country

LEGAL EXPENSES (underwritten by Cigna Europe Insurance Company S.A.-N.V.) – up to £25,000

- * up to £25,000 to help you recover damages or compensation from a third party following any event which results in Bodily Injury to you or financial loss suffered resulting from the breach of any travel or accommodation contract
- * up to £25,000 to help you in the defence of Criminal Proceedings brought against you
- * Legal Proceedings entered into in the USA or Canada are not covered.

IN THE EVENT OF A CLAIM

Claim forms are available for printing directly from the UMAL web site:

<http://www.umal.co.uk/travel-claimsforms.php>

Alternatively, contact your Institution's Insurance Officer or Administrator for a Claim Form.

THE GLOBAL SECURITY CENTRE (GSC)

Recognising the risks staff and students may face when deployed overseas, Control Risks, the leading international security consultancy, provides security advice and support to travellers in addition to the online destination service Travel Security Online (see UMAL website for details).

This security advice and support is provided by the fully equipped Global Security Centre at Control Risks' Head Office in London. It is manned 24 hours a day by a dedicated team of experienced security consultants, providing assistance with any security and incident management situations that may arise. By registering your journey and contact information – mobile and e-mail, with your department relevant alerts will be communicated to you if they affect your travel. Should you become aware of, or are caught up in, an incident you may call the Global Security Centre for advice and support. The Global Security Centre's experienced consultants will be able to respond immediately and provide callers with all important reassurance and practical advice. Should you need to use this service whilst travelling, the contact details are:

Tel: +44 (0)20 7939 8658
Fax: +44 (0)20 7970 2234
E-mail: gsc@travelsecurity.com

PLEASE REMEMBER...

- *Always carry this summary with you.*
- *Keep a separate record of the telephone and fax numbers above.*
- *Give details to a travelling friend, relative or colleague just in case you are unable to make the call yourself.*