Edinburgh Napier University

Travel Cover Summary

When you travel on business in relation to your institution 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 – but please refer to your Insurance Officer or Administrator for the full terms and conditions of the cover

Emergency Medical Expenses (excluding within United Kingdom) – up to £10,000,000

- £50 Deductible (NB – for claimants using an EHIC to reduce the cost of treatment the £50 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)

NOTE: Cover not applicable if travelling against medical advice
NOTE: No cover for sexually transmitted diseases or for the use of intoxicating liquor or drugs
NOTE: This is not private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information. Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you may be liable for the cost.

Personal Belongings/Business Equipment- up to £10,000/£5,000

- £50 Deductible (Increased to £100 in respect of Business Equipment and 10% of claim (min £50 for Personal Belongings, £100 for Business Equipment) 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: Excludes mobile phones (other than Business Equipment)
NOTE: Do not pack money or valuable items in your checked-in luggage when in transit. Retain these as hand luggage.
NOTE: 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)

- £50 Deductible
- Credit Card Misuse following loss/theft of credit card – 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

NOTE: There is no cover for anything arising out of Covid-19 for journeys booked after 18/3/2020

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

NOTE: No cover for use of intoxicating liquor or drugs

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 – up to £50,000

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

Legal Expenses (underwritten by Markel Legal Expenses Insurance) – 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 from the UMAL web site: https://umal.co.uk/travel/travel-claims-forms/
Alternatively, contact your Institution's Insurance Officer or Administrator for a Claim Form.

Please remember…

- **Always carry this summary of cover with you when travelling**
- **Keep a separate record of the Global Response contact details (see overleaf)**
- **Give details to a travelling friend, relative or colleague just in case you are unable to make the call yourself**

Before you travel

Register on the RiskMonitor site then download the GlobalRiskManager app for travel advice, security information and to receive alerts for any incidents occurring in your destination country or region. Alerts can be configured by country, proximity, severity and/or category to ensure that you receive the alerts that you need. See https://umal.co.uk/travel/pre-travel-advice/ for details on registering.

Global Response – Emergency Advice and Assistance

In the event of an emergency whilst travelling, call Global Response for advice and assistance. This service is operated by a team of multi-lingual coordinators at Global Response in the UK, who can be contacted 24 hours a day, 365 days a year. Global Response will assist you with requirements and decide on the most appropriate course of action to help you through an emergency. Should you need to use this service whilst travelling, their contact details are:

Tel: **+44 (0)2920 662425**
E-mail: **UMAL@global-response.co.uk**
Reference: **UMAL/176**

Contact Global Response before incurring any substantial medical expenses or being admitted as an inpatient at any hospital, clinic or nursing home. Do not arrange repatriation without the prior approval of Global Response. The services available from Global Response include:

- Medical assistance
  - Medical monitoring
  - Guarantees of payment
  - Transfers and evacuations to a place of refuge or home
  - Arranging for up to two relatives or friends to travel out to you - if this is considered medically necessary
- Repatriation services following curtailment, medical assistance, or death
- Pre-trip advice
  - Visas
  - Inoculations
  - Medical advice
- Overseas support with lost luggage
- Message relay services following an incident, accident or admission
- Referrals to foreign & commonwealth office or embassies
- Legal referrals
- Provision of information to assist with a problem
- Security advice

To ensure that the assistance service operates smoothly when you need them most, in the event of an emergency or if you require repatriation you must:

- **Telephone Global Response in the UK using the number shown above and remembering to use the correct international dialing code from the country in which you are calling**
- **Quote your Reference (see above), 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**

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