



Summary of Benefits under the Group Business Travel Insurance

- Insurer:** Chubb European Group SE
- Policy Number:** UKBMND14209
- The Insured:** The Chancellor Masters and Scholars of the University of Cambridge and subsidiary companies
- Insured Person:** The person named in the certificate of insurance cover who must be:
- i. an employee of the University
 - ii. a volunteer who is travelling from and returning to the UK
 - iii. a graduate student currently registered with the University of Cambridge.
 - iv. an undergraduate student taking part in a supervised departmental field trip.
- Journey or Trip** Travel abroad made for the purposes of carrying out University of Cambridge business, activities or research including return travel.
- Incidental Holidays:** Holiday leave taken in conjunction with a business trip
- i. in the same location as the business trip.
 - ii. less than 50% of the overall length of the trip to a maximum of 14 days in total whichever is the less.
- Trips involving travel between destinations purely for personal reasons are excluded.
- Policy Excess/
Deductible:** £100 excess applies to claim arising out of baggage, money and cancellation, curtailment and rearrangement expenses.
- Reasonable Care:** It is a condition of the policy that the Insured and all insured persons take all reasonable steps to avoid or minimise any injury, loss, damage or expense.

Sections Covered

Medical Expenses	Unlimited
Emergency repatriation due to medical condition	Unlimited
Search and rescue (medical related)	£25,000
Repatriation of mortal remains	£15,000
Personal Belongings	£10,000
Business Equipment	£ 3,000
Baggage Delay	£ 2,000
Money	£ 5,000
Disruption to Trip (Cancellation, Curtailment, Rearrangement)	£10,000
Serious Disruption	£10,000
Evacuation	£50,000
Security Specialist Costs (evacuation/ransom)	£250,000
Kidnap	£250,000
Personal Liability	£5,000,000



UNIVERSITY OF CAMBRIDGE

Finance Division

General Exclusions to the University Travel Insurance

- Claims arising out of circumstances or incidents known to the insured person or the University prior to arranging the insurance cover or commencing the journey.
- Medical costs incurred in the UK or in the insured person's country of residence.
- Treatment and medical expenses without prior approval from the insurer via the helpline
- Travel against the advice of a doctor or medical practitioner.
- Travel without the knowledge and approval of the insured (the University).
- Any claim if the insured person has breached sanctions, broken local laws or is lawfully detained.
- The policy excess.
- Accidental loss or damage to mobile phones, devices or laptops (theft of devices, phones or laptops is covered)
- A business trip taken within the UK or usual country of residence or work.
- Travel for personal reasons or holidays.
- Participation in sporting events, equestrian events, skiing, snowboarding and other winter sports, water sports including water skiing and scuba diving, rock climbing, windsurfing, or any activities that increase the risk of injury.
- Continuous overseas travel for periods exceeding 18 months or 545 days.

Assistance and Support Services

Provided 24 hours 7 days a week by *businessclass* Assistance +44 (0)20 7173 7796

Assistance Details Attached