



Summary of Benefits under the Group Business Travel Insurance

- Insurer:** Allianz Insurance Plc
- Policy Number:** SZ/29265357
- The Insured:** The Chancellor, Masters and Scholars of the University of Cambridge and/or 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.
 - v. an undergraduate on their year abroad scheme.
- 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. duration restricted to one week in total due to tax implications, so that travellers are not perceived to be receiving a 'Benefit in Kind'.
- Trips involving travel between destinations purely for personal reasons are excluded
- Policy Excess:** £50 excess applies to claims arising out of baggage, money and cancellation, curtailment and rearrangement expenses. The excess increases to £100 if the trip goes beyond 12 months.
- Reasonable Care:** It is a condition of the policy that insured persons must take all reasonable steps to avoid and minimize any loss or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.

Sections Covered:

Medical and other Emergency Travel Expenses	£25,000,000
Repatriation Expenses	£25,000,000
Legal Expenses	£50,000
Personal Liability	£5,000,000
Personal Property	£10,000



UNIVERSITY OF CAMBRIDGE

Finance Division

Business Equipment	£3,000
Money (inner limit of £3,000 for coins or bank notes)	£10,000
Cancellation, Curtailment, Rearrangement and Replacement	£15,000
Political and Natural Disaster Evacuation	£50,000
Vehicle Rental Excess	£25,000

*Please check the Policy wording for additional terms and conditions

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 persons country of residence.
- Treatment and medical expenses without prior approval from the insurer via the helpline **+44 (0)1483 265 696**
- Travel costs incurred to obtain medical assistance without prior approval from the insurer via the helpline **+44 (0)1483 265 696**
- Travel against the advice of a doctor or qualified medical practitioner.
- Travel to any part of the world where prior to arranging the trip the UK Foreign and Commonwealth Office advised against "All Travel".
- Travel without the knowledge and approval of the insured persons department and completion of relevant risk assessment.
- Assistance if the insured person has breached sanctions, broken local laws or is lawfully detained.
- The policy excess.
- A business trip taken within the UK or usual country of residence or work.
- Travel for personal reasons or holidays.
- Travel that is not part of the "year abroad" education scheme or undergraduate departmental field trips.
- 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 activities that increase the risk of injury
- routine medical examinations (including vaccinations, the issue of medical certificates and attestations),
- routine eye and ear examinations including the cost of spectacles, contact lenses and hearing aids,
- any dental treatment which is not emergency dental treatment, prosthesis, corrective devices and medical appliances, false teeth, crowns, inlays and bridges, orthodontic and endodontic dental care,
- Treatment by a family member.
- Treatment resulting from participation in war, riot, civil commotion or any illegal act including resultant imprisonment.
- Where an insured trip or business trip specifically undertaken to have treatment.
- Elective cosmetic surgery.
- Under influence of illegal or non-prescribed drugs for recreational purposes, or taking of any drugs prescribed for the treatment of drug addiction or alcoholism
- Intentional self inflicted injury or any attempt threat
- Accidental damage to mobile, devises or laptops. However, theft of these is covered.

Exclusions to Travel over 12 months:

From day 365 onwards, the Company will not be liable for any claim directly, indirectly or attributable to:

- All costs relating to pregnancy or childbirth or resultant sickness or illness if within 60 days of expected date of deliver
- All costs for Antenatal treatment.
- The first £100 of each and every claim in respect of Medical and Emergency Travel Expenses.



UNIVERSITY OF CAMBRIDGE

Finance Division

Assistance and Support Services

The **Healix Emergency Travel Helpline** will assist you to access appropriate medical care, authorise treatment and additional travel expenses required to receive medical treatment and arrange repatriation if appropriate.

Emergency Telephone: **+44 (0)1483 265 696** (24 Hour)

Emergency Email: Internationalhealthcare@healix.com

For all other claims please notify:

Claims portal link: <https://allianz.360sv.com/as/sPBdpSJpymQ8JsnRBw48GhG4>

Telephone: **+44 (0)344 893 9500** (UK office Hours)

Email: Casualty1@allianz.co.uk

The Insurance also provides the following additional services:

Healix Travel Oracle Application - :

- Risk Map
- Country Profiles and Alerts
- Safety Advice and Security Awareness Training (Travel Angel)
- In device secure document storage
- Emergency Assistance button to call or send silent GPS, Audio & images to Healix security centre.

Please note you will need your policy number (**SZ/29265357**) to complete the registration process

Available to download as Travel Oracle 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. If you are in a remote location it may take time to locate healthcare centers and should the area become dangerous, the repatriation team may be unable to reach you. You should prepare for these eventualities in your risk assessment and be able to take appropriate action should the need arise.

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.