UoC Business Travel Insurance – Summary

For further information see Travel Insurance | Insurance (cam.ac.uk) or contact insurance@admin.cam.ac.uk

Trips Covered

The policy only covers trips for the purpose of University business. This means there has to be a business reason for the overseas travel, e.g.:

- Location of conference or seminar;
- Meeting with overseas research collaborators;
- Visiting local library, archives, archaeological dig, etc.;
- Interviewing or taking samples from local population.

A preference for carrying out one's usual work from overseas (e.g. from a second home) does not qualify as "business purpose". Writing up a thesis from home is also not a business trip.

Incidental holidays are covered up to one week in total per trip, in the same location as the business trip.

Eligible Travellers

Employees (including employees of subsidiary companies) undergraduate and graduate students, temps, College employees, retired staff, Emeritus professors, visitors and volunteers are eligible for cover.

Cover is subject to:

- The trip being on University (not personal, College or other) business;
- The trip being authorised and risk assessed by the University as per usual departmental procedure;
- In case of volunteers, the trip commencing from and terminating in the UK.

The age limit is 80.

Cover can be arranged for employees' (not students') families who live with the employee in the UK if they accompany the employee on University business trips (no separate travel or accommodation).

Summary of Travel Benefits	Up to:
Medical and other Emergency Travel Expenses including related to Covid-19	GBP £25,000,000
Repatriation Expenses	GBP £25,000,000
Legal Expenses	GBP £50,000
Personal Liability	GBP £5,000,000
Personal Property	GBP £10,000
Business Equipment	GBP £3,000
Money (inner limit of £3,000 for coins or bank notes)	GBP £10,000
Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay	GBP £15,000
Political and Natural Disaster Evacuation (aggregate limit)	GBP £50,000
Vehicle Rental Excess	GBP £25,000

Personal Travel policies will not provide the levels of cover our travel policy provides, it will also not cover the University of Cambridge's business activities. Therefore, it's important that our travel policy is taken out.

Please see our website for more information https://www.insurance.admin.cam.ac.uk/insurance-guidance/travel-insurance

Application for Cover

There is no automatic cover, applications must be made on TravelCert on a trip by trip basis. Insurance should be applied for at the point of booking flights or accommodation, paying conference fees, etc. in order to take advantage of the cancellation cover. To apply for cover, please go to https://travelcert.ajg.com. You will need to set up a user profile using your @CAM email address.

Destinations Covered

Within the UK there is no travel insurance cover.

From overseas to the UK cover is only provided if you work for one of the University's overseas subsidiaries.

For overseas trips, there are no country exclusions. You must follow FCDO advice and not travel to "red" areas. If you wish to travel to any of the following countries, please contact the Insurance Section: Iran, Syria, Cuba, North Korea, North Sudan, Crimea, Russia, Venezuela, Ukraine, Belarus, Israel, Occupied Palestinian Territories, Lebanon.