



Travel and Personal Accident insurances arranged for members of staff

This guide outlines the insurance cover provided for staff and is only a summary of the significant terms of cover and does not contain the full details of the policy, terms, conditions and exclusions, which are contained in the insurance policy itself.

A [travel notification form](#) must be completed before travel and all necessary risk assessments must be undertaken and signed off at the appropriate level.

Policy details

- Insurer: Zurich Insurance Plc
- Policy number: 7111945

Summary of cover

1. Travel and Medical Emergency Expenses insurance, Personal Belongings and Money, Cancellation/Curtailment/Rearrangement and Replacement Expenses and Legal Expenses, Personal Liability.
Travel insurance is provided for members of staff travelling outside the UK on University business only. **Cover is not provided for incidental holiday travel (see below).**
2. Personal Accident insurance

Incidental holiday travel

The University's travel insurance only covers you while you are on University business. Should you choose to add holiday onto a business trip (either at the beginning or the end) or choose to travel onwards to a holiday destination, please ensure the following:

- you arrange personal travel insurance
- you make your insurer aware that you are adding a holiday as an extension of a 'business trip' for which the University is providing insurance for the **business element of the trip** only. You will not be covered for any additional travel, whether this travel is within the same business destination or to another country.
- you make your insurer aware that you will already be overseas when your holiday either starts or ends because insurers assume that holiday trips start and end from/at home
- you arrange your cover in good time and receive appropriate confirmation of cover. If you do not, this could potentially result in any claims being declined.

The University cannot accept responsibility for losses following failure to follow the advice above.

Key contacts

Contracts and Insurance Office:

- Cari Brennan - T: 01234 754932; E: c.j.brennan@cranfield.ac.uk
- Krystle Singh – T: 01234 754804; E: krystle.singh@cranfield.ac.uk

Relevant documentation

An electronic copy of the Zurich policy documentation is available via the following links:

- [Policy Wording](#)
- [Policy Schedule and Schedule of Benefits](#)

Informing the University of overseas travel

The insurers must be informed of all business trips outside the UK. To inform our Insurance Office of your travel details, you should complete the [Travel Notification Form](#) in advance of your journey commencing.

Please note: travel insurance is provided on the basis that the traveller is in good health at the commencement of a journey, and has been inoculated as necessary for their destination.

Claims

In the event of a claim under the University's insurance arrangements, you should contact Cari Brennan or Krystle Singh (contact details as on page 1).

Please note: all losses should be reported to the local Police and a report obtained but if the loss or damage to the property occurred whilst in the custody of an airline, this should be reported to the airline and a Property Irregularity Report Form obtained.

Sources of information

It is essential that before you travel, you consult and monitor the [Foreign and Commonwealth Office](#) (FCO) website for travel advice and current information.

Please note: insurance is not automatically provided if travel involves going to or travelling through countries or certain regions within a country if this is against the FCO's advice. If travel against the FCO's advice is considered necessary for business-critical reasons, you should contact Cari Brennan and Krystle Singh.

The Zurich website www.zurich.co.uk/zurichtravelassistance also provides security and pre-travel country information which you can access by registering using reference **ZUR1531523**.

You can also download the Healix Travel Oracle App from Google Play or the App Store, which provides pre-trip advice, briefings on over 200 countries and news/alerts. It can also be used to obtain emergency assistance whilst travelling. Register using reference **ZUR1531523**.

Travel Assistance

The University insurance policy provides for medical emergency assistance and a number of helpline and on-line services (as described on page one). This facility is called 'Zurich Travel Assistance' and must be informed as soon as reasonably possible of any serious medical emergency or security situation that may give rise to a claim.

No arrangements should be made without involving and obtaining the agreement of Zurich Travel Assistance. If you require medical or personal assistance or advice during a journey, you may call the Zurich Travel Assistance helpline: **44 (0) 1489 868 888** and follow the instructions on the Assistance line. Assistance can also be accessed via the Healix Travel Oracle App.

- [Download full details of the service](#)

Summary of the service

a) **Medical assistance**

- i) **24 hour service**
24 hours a day, 365 days a year multi-lingual service
- ii) **Medical expertise**
On hand for advice, referral or treatment
- iii) **Air ambulance**
Emergency repatriation including use of Air Ambulance or scheduled flights as necessary and appropriate
- iv) **Local payment of hospital bill**
- v) **Drug replacement**
Replacement of essential maintenance medication or drugs

b) **Non-medical assistance**

- i) **Replacement of lost or stolen documents**
Help with replacement of lost or stolen passport, tickets, or other travel documents
- ii) **Cancelling credit cards**
Advice on cancellation of lost or stolen credit or charge cards or travellers cheques
- iii) **Emergency cash**
Advance of emergency funds following loss or theft of money overseas. (Temporary loan only – Insured Person will be required to provide proof of ability to repay)
- iv) **Lost luggage location**
Help with tracking of lost luggage
- v) **Business documents and messages**

Forwarding essential business documents and urgent messages. (Assistance only – no insurance cover)

vi) **Legal Advice**

1a. Travel and medical emergency expenses section

Travelling outside the UK or Country of Domicile on University business only. Cover is not provided for incidental holiday travel. An endorsement has been issued to this effect.

Significant features and benefits	Significant exclusions or limitations	Comments
Cover for emergency medical treatment or expenses incurred outside the UK or Country of Domicile during a business trip	<p>The policy does not cover injury or illness caused by or arising from:</p> <ul style="list-style-type: none"> • Medical expenses incurred in Country of Domicile • Travel undertaken against medical advice or if knowingly unfit to travel • Travel undertaken without the necessary inoculations for the destination • Expenses incurred after 3 months following repatriation to the UK or 3 months from the time of the incurring of the first expense in respect of other expenses • Dental or optical expenses are covered only if incurred in an emergency or as a direct result of injury following an accident • Suicide or self-injury • Members of armed services or reserve forces called up for permanent service. 	<p>In event of a medical emergency – emergency assistance is obtainable from insurer’s specialist provider, <i>Zurich Travel Assistance</i>, who will contact doctors; arrange treatment and repatriation as necessary.</p> <p>Tel No 44 (0) 1489 868 888</p> <p>In the event of a claim please also contact Cari Brennan and Krystle Singh (contact details on Page 1)</p> <p>If a trip is planned to exceed 12 months or is for a planned secondment, please contact In the event of a claim please also contact Cari Brennan and Krystle Singh (contact details on Page 1)</p>
Emergency repatriation expenses to the UK or Country of Domicile when medically necessary and when organised by <i>Zurich Travel Assistance</i>		
Supplementary travel and accommodation expenses of any two relatives, friend or close business associate who has the necessity to travel or remain with insured person whilst outside Country of Domicile		
Hospital confinement benefit outside the Country of Domicile – £50 per week up to 104 weeks		
<p>On-going medical treatment as an in-patient following emergency repatriation to Country of Domicile up to £50,000</p> <p>Search and Rescue Expenses – up to £20,000</p>		
If COVID-19 is contracted during your stay at the destination, the Medical & Emergency Travel Expenses coverage will operate as normal.		

1b. Personal belongings and money section

Travelling outside the UK on University business only.

Significant features and benefits	Significant exclusions or limitations	Comments
Cover for personal belongings and money lost, stolen or damaged during a trip as follows:	<p>The Policy does not cover:</p> <ul style="list-style-type: none"> • Items left in a vehicle unless kept out of sight in a locked boot or under luggage cover of estate or hatchback • Electrical failure or breakdown • Loss or corruption of data in any computer or recording equipment • Loss or damage in custody of airline or other carrier unless reported immediately • More than a reasonable proportion of the total value of a pair or set where lost or damaged article is part of a set or pair • Loss or damage to any items sent as freight • Household items. 	Loss of credit card or passport must be reported to Police within 48 hours or earlier if required by credit card issuer.
Personal belongings - £10,000 (where any one item exceeds £5,000, the insurers are only liable for 75% of such excess amount)		Loss by theft must be reported to Police and a crime ref no obtained.
Money - £10,000 (where in excess of £3,000, the insurers are only liable for 80% of such excess amount)		In event of an airline losing baggage, a Property Irregularity Report must be obtained.
Personal belongings delay (in excess 4 hours) benefit up to £5000		
Financial card misuse up to £10,000		
Emergency replacement of passport or other essential travel documents up to £2,000		
Business equipment up to £5,000 Electronic business equipment		

1c. Cancellation, curtailment and rearrangement section

Travelling outside the UK on University business only.

Significant features and benefits	Significant exclusions or limitations	Comments
<p>Curtailment/rearrangement/replacement/Expenses during a journey due to any cause outside your control - £10,000 (aggregate limit any one journey £250,000)</p>	<p>The Policy does not cover :</p> <ul style="list-style-type: none"> • Failure to check in according to the itinerary supplied unless due to industrial action and confirmation obtained from carriers of the hours delay and the reason for delay (applies to travel delay benefit only) • Costs following advanced warning of strikes, breakdown or failure of means of transport which existed before trip was booked • Disinclination to travel or continuing to travel • Travel taken against medical advice • Financial failure of any transport or accommodation provider • Result of regulations or order made by any Public Authority or Government • Withdrawal from service of any aircraft or vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any 	
<p>Loss of deposits or prepaid charges because of cancellation or rearrangement of trip due to any cause outside your control including seminar and conference fees up to £10,000 any one journey</p>		
<p>Cover for travel delay in departure for at least 4 hours due to strike, adverse weather or breakdown</p> <p>Benefit - £75 after first four hour period and £75 for each hour, up to max £750 any one journey</p>		
<p>Hijack benefit £500 for each complete day following forcible and illegal detention up to max £5,000</p>		
<p>Political and Natural Disaster Evacuation Policy aggregate limit £250,000</p> <p>Security specialist costs £50,000</p>		

	<p>similar body in any country</p> <ul style="list-style-type: none">• Journeys taken against medical advice• Redundancy or resignation.	
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1d. Personal liability section

Travelling outside the UK on University business only.

Significant features and benefits	Significant exclusions or limitations	Comments
<p>Cover for legal liability to a third party as a result of accidental injury or damage to their property whilst undertaking a journey outside UK</p> <p>Limit of Indemnity - £10m</p>	<p>The policy does not cover:</p> <ul style="list-style-type: none">• Possession or use of motor vehicles• Carrying out any business or profession• Punitive damages• Suicide or self-injury• Members of armed services or reserve forces called up for permanent service• Activities or volunteer work for charitable organisations.	

2. Personal accident insurance section

Significant features and benefits	Significant exclusions or limitations	Comments
<p>Cover for accidental bodily injury which results in:</p> <ul style="list-style-type: none"> • death or permanent total disablement from usual occupation <p>Benefit 4 x annual salary subject to a minimum of £40,000</p> <p>For staff on grades 6, 7 and 8, and research staff on grade 5 and above, also staff previously on ALC, OR, Technical F and G, ISS E grades – benefit is on a worldwide 24 hour basis</p> <p>For staff not included in any of the above grades – benefit is when on University business including commuting between normal residence and normal place of work. Benefit is up to 4 x annual salary, subject to a minimum of £40,000</p> <p>Other permanent disability – subject to a scale of benefit (details available on request)</p>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> • RSI or any gradually operating cause • Any psychological or psychiatric condition other than post-traumatic stress disorder which follows injury • Sickness or disease • Suicide or self-injury • Pilots or crew when flying (separate arrangements are in place for such staff) • War, whether declared or not in staff member's country of domicile. 	

Discretionary trust

The University pays all premiums and is absolutely entitled to any benefits of this insurance. The University holds the policy proceeds upon trust for the benefit of any deceased or injured employee or any member of the employee's family or any person nominated by the employee (but so that such nomination shall not be binding upon the University) as the University shall in its absolute and uncontrolled discretion from time to time determine.

These policies are maintained by the University in addition to the normal pension and other arrangements. It is not a condition of your contract of employment that the University shall continue the policies and the University retains the right to discontinue the payment of premiums and to allow the policies to lapse

Additional insurance – illness and life insurances

Additional cover is provided for members of staff when travelling to areas outside UK, Europe, North America, Australia and New Zealand to provide for death or illness (see below) from illness or death or disability (see below) from illness within 90 days of return to UK as follows:

- Death
 - £25,000
 - Age limit – on attainment of age 65

Cover provided by Jubilee Insurance.

- Illness
 - Permanent Total Disablement, loss of one or two limbs, loss of sight of one or both eyes - £25,000
 - Temporary Total Disablement - £100 per week up to 52 weeks
 - Age limit on attainment of age 65

Cover provided by Zurich Insurance Plc.

These insurances carry specific exclusions and restrictions, so please contact Cari Brennan or Krystle Singh (contact details on Page 1) should you have any queries.

Effective from: 01/08/2020

Owner	Insurance Officer
Department	Legal and Insurance Office
Implementation Date	February 2022