



Business Travel & Personal Accident Insurance Policy

Insurance Provider: **U.M. Association Limited (UMAL)**

Policy: **Group Travel Scheme** Policy No: **UMAL/193**

When you travel on authorised University business 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 the Group Travel Scheme administered by U. M. Association Limited (UMAL). A summary of benefits and the services available can be read in the UMAL Travel Cover Summary Booklet

Before you travel, you may register on the Risk Monitor site and download the GlobalRiskManager app. This would give you access to travel advice and security information and allow you 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 what you need. See umal.co.uk/travel-hub/pre-travel-advice/ for details on registering.

Useful contact details:

International Medical Group 24-hour helpline (i.e. the helpline for our business travel insurance):	+44 (0) 203 859 1492 (see page 2: 'in the event of an emergency')
University of Dundee Insurance Team:	Gordon Campbell, Tax Manager Zoë Rae, Finance Assistant email insurance@dundee.ac.uk www.dundee.ac.uk/corporate-information/business-travel-and-personal-accident-insurance
Travelling on University Work Overseas Policy:	Travelling on University work overseas policy University of Dundee, UK
Foreign, Commonwealth & Development Office (FCDO):	www.gov.uk/government/organisations/foreign-commonwealth-development-office
UK (FCO) Consular Service 24-hour:	+44 (0) 20 7008 1500 select option for 'Consular Services for British Nationals' - you will then be put through to their 24/7 Consular Team in their Consular Contact Centre
National Travel Health Network and Centre	nathnac.net/

Key points:

- This is not private medical insurance. You are not covered for routine, non-emergency treatment, any elective treatment or anything that can reasonably wait until your return home.
- For minor ailments, you should seek advice from a local pharmacist in the first instance. If the condition does not resolve, or if it worsens, you can contact the helpline for the International Medical Group (IMG) - as on page 1 of this booklet.
- Medical expenses for treatment of Covid-19 are covered.
- Costs for Covid-19 tests are not covered.
- Cover under the Disruption section for anything arising out of Covid-19 is very limited - please contact the University's Insurance Team for advice.
- If travelling to a country that is subject to international sanctions you should check with the University's Insurance Team (see page 1 for contact details) as to any special procedures that apply to ensure sanctions are not breached. UMAL will not provide any cover or pay any claim that would expose them to any international sanctions.
- Claims must be notified to the University's Insurance Team (see page 1 for contact details) as soon as possible after contacting IMG.

Personal Belongings/Business Equipment:

Full details of cover can be found in the UMAL Travel Cover Summary document. Note, however, the limits of £10,000 for personal belongings (with an excess of £50), and £5,000 for University equipment (with an excess of £100). There is no cover for personal mobile phones, sunglasses or spectacles or for valuable items in checked-in luggage when in transit. Please read the document carefully and contact the University's Insurance Team should clarification be needed.

In the event of an emergency:

In the event of an emergency whilst travelling on University business, **before seeking any medical advice or treatment**, please telephone International Medical Group (IMG) on **+44 (0) 203 859 1492** and provide the following details:

- *reference number UMAL/193*
- *name of your institution: University of Dundee*
- *your name*
- *a telephone number where you can be contacted*
- *give details of anyone you would like to be contacted (relative, friend, or someone at the University)*
- *the nature of your emergency*

This service is operated by a team of multi-lingual coordinators in the UK, who can be contacted 24 hours a day, 365 days a year. They will assist you with your requirements and decide on the most appropriate course of action to help you through an emergency.

Contact IMG 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 IMG.

After contacting IMG, please email the University's Insurance Team to advise them that you have made contact and the reason.

Please note that travel insurance claims must be submitted within 30 days of the date of incident.

In the event of:

- a theft or robbery: the local police should be contacted and informed as soon as possible and a Police Report obtained with a crime reference number. Any other evidence or documents should be retained to support any claim for loss.
- any other losses: documents (including receipts) should be retained to support any claim for loss.

Policy exclusions:

Please note that:

- there is not automatic cover when a University business trip is cancelled / postponed / delayed due to Covid-19.
- there is no cover for travel undertaken against the advice of a Medical Practitioner.
- there is no cover for travelling to a destination contrary to the advice provided by the British Government at the time (or as a result of war or civil war). www.gov.uk/foreign-travel-advice.
- there is no cover for travel within 2 months of the expected date of birth if you are pregnant and injury or illness has resulted from your pregnancy.
- there is no cover for injury or loss resulting from any kind of winter sports, mountaineering, sky-diving, sub-aquatic activity or flying (except on scheduled fixed wing flights).

Travel Tips:

In Europe, always carry a European Health Insurance Card (EHIC). If you have an existing EHIC card, it will remain valid until the expiry date on the card. For new applications, a UK Global Health Insurance Card (UK GHIC) replaces the EHIC - see www.gov.uk/global-health-insurance-card.