

### Travel Insurance – Summary of Cover

<b>Insurer:</b>	AIG
<b>Policy Number:</b>	0015902618
<b>Policy Period:</b>	01 August 2016 to 30 November 2017 (policy is renewed annually)
<b>Insured Persons:</b>	MMU employees and students travelling on University business or in connection with a programme of study.

#### Benefits per person:

Section	Limit
<b>Medical Expenses (including emergency repatriation)</b> If you become ill or sustain an injury during your trip, the insurance will cover the medical expenses.	£Unlimited Search and Rescue £30,000
<b>Emergency Dental Treatment</b> Cover for emergency dental treatment during your trip.	£10,000
<b>Personal Belongings</b> Cover for if your personal belongings are lost, damaged or stolen during your trip.	£2,500 for trips of up to one month* £10,000 for trips over one month* <b>Mobile Phones Not Covered</b> Delayed baggage £2,000  *25% excess applies on claims where a single item exceeds £2,000
<b>Business Equipment</b> This is cover for equipment belonging to MMU.	Electrical equipment £2,000 Other equipment £1,500
<b>Money and Financial Cards</b> Cover for loss or damage to money during a trip, and financial loss as a result of a card being lost or stolen and subsequently used fraudulently by another person.	£1,000 for trips up to one month £5,000 for trips over one month
<b>Loss of Travel Documents</b> Cover for the cost of emergency replacement of passport, visa, travel documents or driving licence.	£2,000
<b>Cancellation/curtailment/alteration</b> Cover for if a trip is cancelled, cut short or rearranged as a result of a cause outside of your control.	Up to £250,000 for all losses arising from the same incident
<b>Personal Liability</b> Cover for if you become legally liability to pay damages to a third party.	£5,000,000
<b>Legal Expenses</b> Cover for legal expenses if you sustain an injury during your trip and pursue a claim for compensation.	£50,000

### **How to Make a Claim**

#### **In an emergency telephone:**

**+44 (0)1273 401 950 (24 hours a day, 365 days a year)**

When you phone, tell the assistance company you are from Manchester Metropolitan University and give our policy number (0015902618).

#### **If you require non-emergency medical/dental treatment\*, contact the insurers prior to treatment being obtained on:**

+44 (0)20 8253 7474 or [globecover.claims@aig.com](mailto:globecover.claims@aig.com)

Tell the insurers you are from Manchester Metropolitan University and give our policy number (0015902618).

\* It is not necessary for prior approval to be sought for the purchase of 'over the counter' medicines from pharmacies and similar establishments.

Routine medicines bought without prescription (such as paracetamol, aspirin, ibuprofen and similar products) are not covered under this insurance.

**For any other non-urgent claims,** contact [insurance1@mmu.ac.uk](mailto:insurance1@mmu.ac.uk)

You must take all reasonable steps to avoid or minimise any loss or damage and to recover any property which has been lost or stolen.

Loss, damage or delay to luggage whilst in the possession of an airline or airport must be reported before you leave the airport and you must keep the loss report as proof. The insurers will want to see you have attempted to claim compensation from the airline/airport before they will pay a claim.

Theft or loss of property must be reported to the local police as soon as possible, and a crime or incident number obtained.

For any claim or potential claim, please keep all relevant documentation, such as receipts, invoices, travel confirmation documents, relevant correspondence etc.

### **Frequently Asked Questions**

#### **Q. How do I apply for travel insurance cover?**

A. You must register online at

<https://www2.finance.mmu.ac.uk/services/?id=36&rootid=156&artId=162>

Once submitted, an automatic email will be sent to confirm cover. If this does not happen or an error was made on the application submitted, please contact the Insurance Officer to amend and/or resend the insurance confirmation.

**Q. I already have my own personal travel insurance policy. Do I still need to register for MMU travel insurance?**

A. Yes. Most personal travel insurance policies will not cover business trips or business equipment and may not provide appropriate cover for student placements. In addition, if you need to make a claim under the MMU travel insurance policy, the Insurance Officer can give you the help and advice you need.

**Q. What if I am travelling to more than one country?**

A. You can select multiple destinations when completing the travel insurance form by holding down the CTRL key (Windows) or the OPTION key (Apple).

**Q. What if I don't know my exact return date?**

A. Complete the form using an estimated return date. Once you have booked your return, please contact the Insurance Officer who will amend the insurance form. It is important that the dates on the form are accurate, so please inform the Insurance Officer of any changes. Please note that this travel insurance is designed for trips of up to 12 months only.

**Q. Where can I get travel advice on the destination I am travelling to?**

A. Visit <https://www.gov.uk/foreign-travel-advice> or see the AIG website (<https://travelguard.secure.force.com/TravelAssistance/TGPreLoginHomePage?PL=AIG%20UK>). To access the resources available on the AIG website, you will need to register using our insurance policy number (0015902618).

**Q. I am going on a year abroad, but plan to return home during the holidays. What should I do about travel insurance?**

A. You should complete the travel insurance form for each period you are out of the UK, giving the date you leave the UK and the date you return.

**Q. Do I need an EHIC (European Health Insurance Card) when travelling?**

A. Travellers should arrange for an EHIC if travelling within the European Economic Area (EEA). More details can be found at <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx> In the event that you require medical assistance when travelling within the EEA you should present the EHIC card at the earliest opportunity.

**Q. Am I covered if I have a pre-existing medical condition?**

A. Yes, you are covered unless you are travelling against medical advice or for the purpose of obtaining medical treatment. If you have any doubts about your fitness to travel, you are advised to obtain written confirmation from your doctor.

**Q. What medical expenses are covered?**

A. The travel insurance is not full health insurance; cover is provided for emergency or urgent treatment only (i.e. accidents or illness whilst travelling). Routine, preventative or other elective treatments are not covered.

**Q. Am I covered for personal travel?**

A. You are covered for the whole period of your University trip, which includes your free time. Reasonable personal travel either side of your University trip is covered, but this should not be more than 25% of your total trip.

**Q. I am travelling to my home country – will I be covered?**

A. No, the travel insurance will not provide cover when you are in your home country.

**Q. Am I covered for sporting activities?**

A. Yes. There are no specific restrictions on sporting/hazardous activities, but travellers should not engage in activities where their experience or skill levels fall below those reasonably required for participation in those activities. Reputable and qualified guides/trainers/instructors should be used when undertaking activities.

**Q. Are my personal belongings covered?**

A. Yes, **except mobile phones**. You should avoid taking high value items with you. Claims made on personal belongings where a single item exceeds £2,000 will incur a 25% excess. If you do intend to take high value items, you may want to consider taking out your own policy to ensure you have adequate cover should the items be lost or stolen. Insurers may refuse to pay a claim if you have not taken reasonable care with your belongings. For example, items left unattended in public places will not be covered.

**Q. How can I get confirmation of cover for a visa application?**

A. If you are a student, please contact the person who approved your travel, for example, the Faculty Placements Team, Student Mobility Team or your Supervisor. If you are a member of staff, once you have received your travel insurance confirmation email you can produce a letter yourself or ask your Department to assist.

**Need help or further information?**

If you have any further queries regarding insurance cover on this policy, please contact the Insurance Officer at [insurance1@mmu.ac.uk](mailto:insurance1@mmu.ac.uk) or telephone 0161 247 5992.