

2023-24 Insurance Cover Summary for Overseas Travel – Undergraduate Students

The following is a summary of the insurance cover provided to current registered undergraduate students participating in overseas (outside of UK territorial limits) travel on official Newcastle University business. For example, year abroad, exchange programme, conference or field trip etc.

Geographical Limits: Worldwide

Excluded or Restricted Countries:

- Travel to any country that is against University health and safety policy for travel abroad for Undergraduate students.
- Automatic cover does not apply and you **MUST** contact the Insurance Office immediately for any intended travel to the following countries: Afghanistan, Chechnya, Iraq, Iran, Mali, Niger, Somalia, Nigeria, Syria, Libya, Venezuela, Cuba, North Korea, North Sudan, Ukraine (border regions of any country bordering Ukraine), Russia, Belarus or Crimea.
- You must complete [sanctioned countries questionnaire](#) for the seven countries highlighted above (cover is still not guaranteed).
- Any country, or part of or passing through which is against FCDO advice for “all but essential travel” (Amber or Red) please refer to Occupational Health and Safety for further advice.

Policy Limits

Medical:

Medical Expenses, including repatriation:	Unlimited
AIG Travel Assistance:	Unlimited
Hospitalisation benefit:	£50 per day up to 365 days
Hotel convalescence:	£50 per day up to 60 days post hospitalisation
Excess:	£50

Property:

Personal Property (£400 single article)	£750
Loss of Travel Documents	£2000
Loss of Keys	£1000
Mobile Phones	£ nil
Excess	£100

Money:

Money (Cash Limit £300)	£1,000
Excess	£100

Travel Disruption, including change of itinerary, curtailment, rearrangement and replacement expenses:	£10,000
Excess	£100
Travel Delay:	£ nil
Legal Expenses:	£50,000
Personal Liability:	£5 million

A. Medical and Emergency Travel Expenses

Payment of medical, emergency dental, optical and emergency travel expenses which are necessarily incurred as a direct result of a sudden and unforeseen accident, injury or illness as a result of sustaining bodily injury or becoming ill during an insured journey.

Exclusions

In addition to the general exclusions, the following exclusions shall apply to medical claims:

1. any expense incurred where a student is travelling or intending to travel against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment or medical advice;
2. any expense incurred after twenty-four calendar months from the date the first expense was incurred;
3. any expense incurred for treatment that continued for a period of more than three months from the date the expense was first incurred which was not notified and pre-approved by AIG Travel Assistance;
4. any Repatriation Expenses incurred without the prior approval of AIG Travel Assistance;
5. any expense incurred for treatment as an In-Patient at a hospital where the student has not made all reasonable attempts to obtain the prior approval of AIG Travel Assistance or to obtain approval at the first opportunity thereafter;
6. dental or optical expenses unless incurred as the result of an emergency;

B Cancellation, Curtailment and Change of Itinerary

If within the Operative Time you are forced to curtail, cancel or alter an Insured Journey as a direct result of any cause outside of your control insurers shall indemnify the student for any reasonable associated additional travel and accommodation costs necessarily incurred.

- If you are forced to cancel the journey as a direct and necessary result of any cause outside your control.
- If you are forced to cut short your journey as a direct and necessary result of any cause outside your control and the additional cost of travel to return to the United Kingdom or your country of residence.
- Payment of additional costs of travel necessarily incurred to enable you to continue your journey if you are forced to alter pre-booked arrangements as a direct and necessary result of any cause outside your control.

- Any claim arising from Quarantine or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures, relating to a current or previous epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by the World Health Organisation or by any official governmental body or health authority.

Exclusions

In addition to the general exclusions, the following exclusions shall apply to disruption claims:

1. any expenses incurred if an Insured Person is travelling or intending to travel against the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment or medical advice;
2. any expenses incurred as a result of disinclination to travel on or to continue an insured journey;
3. any expenses incurred due to the financial circumstances of the student;
4. any expenses incurred as the result of the default or financial failure of any provider of transport or accommodation or of any agent acting on their behalf;
5. any loss or expense where the conditions leading to cancellation curtailment of or alteration to a journey were in existence or reasonably foreseeable prior to the booking or commencement of the said journey;
6. any loss or expense where the student has violated the laws or regulations of the country in which they are travelling;
7. any loss or expense where the student has travelled or is travelling without appropriate legal documentation prior to booking such as the appropriate travel visa.
8. Any costs that you would normally have expected to have paid irrespective of the claim such as a planned return flight except where the costs exceed what you would normally have expected to have paid.

C. Property

Payment for the cost of repair or replacement on a like for like basis subject to depreciation for wear and tear of lost, damaged, stolen or destroyed property belonging to the student or Newcastle University.

Property is defined as articles which are the property of the student or the University, for which the student is responsible for.

Exclusions

In addition to the general exclusions, the following exclusions shall apply to property claims:

1. loss of or damage to personal property or business equipment in excess of the single article limit of £400;
2. loss of or damage due to moth vermin wear and tear atmospheric or climatic conditions or gradual deterioration mechanical or electrical failure or any process of cleaning restoring repairing or alteration;
3. loss due to confiscation or detention by customs or any other competent authority;
4. loss of or damage to personal property or business equipment which is insured under any other policy of insurance;
5. loss of or theft of property from any unattended vehicle unless the property was out of sight in a locked compartment;

6. Mobile Telephones.

D. Money and Bank/Credit Cards

The policy provides reimbursement of personal money lost, stolen or damaged either on the journey or within 120 hours before departure or after return. Insurers will also reimburse the student for any financial loss incurred directly as a result of a financial card being fraudulently used up to the sum insured.

Personal Money is defined as: coins, bank and currency notes, cheques, postal and money orders, euro cheques, traveller's cheques, travel tickets, petrol and other cards or coupons which have monetary value. Bank/Credit Cards are defined as: any bank, cash, credit, charge and cheque card issued in the name of the student or Newcastle University. In addition, this also provides cover for emergency replacement of passports, visas, travel documents, driving licenses or other official documents.

Exclusions

In addition to the general exclusions, the following exclusions shall apply to money claims:

1. loss of or theft of money from any unattended vehicle unless the money was out of sight in a locked compartment;
2. loss of or theft not reported to the police or other appropriate authority within forty-eight hours of the discovery of the loss or sooner as required by the financial card issuer;
3. loss arising from fraudulent use of a financial card by the student.

E. Personal Liability

Personal liability cover applies if a student becomes legally liable to pay damages in respect of:

- a) Bodily Injury to any person;
- b) The illness of any person;
- c) The accidental loss or damage to the property of any person caused whilst travelling on business of the University.

The student will be indemnified against these damages and the insurance will pay any costs/expenses incurred by a claimant (up to the sum insured £5,000,000) arising out a) b) or c) above.

Exclusions

In addition to the general exclusions, the following exclusions shall apply to personal liability claims:

1. loss or damage to property belonging to or held in trust by or which is in the custody or control of the student.
2. injury illness loss or damage arising directly or indirectly in connection with
 - a) any malicious or unlawful act;
 - b) any deliberate act;

3. damages which should be more specifically claimed under any other contract of insurance.

- **Claims information and how to notify a claim please refer to the claims summary guide**
- **Any travel in excess of 12months must be notified to the insurance office before travel agreed**
- **Any local nationals returning to their home country even for the purposes of official university business may not be afforded the full cover, specifically with reference to medical claims/cost**

Claims Notification Process

Claims must be notified within 28 days of an incident or from when you were aware that an incident has occurred which could give rise to a claim. Contact the University insurance and obtain the appropriate claim form.

Email: insurance@ncl.ac.uk

Craig Langstaff: craig.langstaff@ncl.ac.uk

Kelly Lovelock: kelly.lovelock@ncl.ac.uk

Please provide your full name, student number, school, dates of travel, location travelled to and purpose of journey.

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

Failure to comply with the claims procedures noted will result in delayed claims settlements and could ultimately invalidate a claim.

What To Do In An Emergency

In an emergency, contact AIG Travel Assistance immediately using the current international dialling code for the UK in the country from which you are calling.

Telephone Number: **+44 (0) 1273 552 922**

Quote your name, the name of the University and the policy number: **0010628134**

You will need to provide AIG Travel Assistance with the following:

- Your name or the name of the person requiring assistance
- Policy number
- Contact telephone and address
- The nature of the emergency or assistance required
- The name of the policy holder (Newcastle University)

You must also inform the University Insurance Office and complete a claim form.

Claims Procedure

The following excesses apply which are per person, per incident and payable by you, the students:

Medical emergencies **£50**
 All other claims **£100**

In the event of a claim you will be required to produce:

- Travel itinerary/booking invoice
- Proof of expenditure
- Proof of delays
- Proof of ownership
- Police report (if appropriate)
- Evidence of reason of cancellation
- Completed travel risk assessment (where requested)

Please complete a claim form, using additional paper if necessary and supply as much supporting evidence as possible. Return all documents to the Newcastle University insurance office. Each claim is different and judged on its own circumstances.

Useful Telephone Numbers

AIG Travel Assistance: +44(0) 1273 552 922

Foreign and Commonwealth Office +44 (0) 3700 00 22 44

Newcastle University +44 (0)191 208 6000



Certificate of Travel Insurance

Insured: Newcastle University
1/08/2023 – 31/07/2024

UK Undergraduate Student Personal Accident/ Travel Insurance
Policy Number: 0010628134
Travel Insurer: AIG

This certificate certifies that the under mentioned person is insured subject to the terms and conditions of the above policy in respect of medical, surgical and other remedial attention or treatment, hospital, nursing home and ambulance charges and other emergency transport and accommodation expenses necessarily incurred within two years of and as a direct result of the person falling ill or sustaining accidental bodily injury during the journey

In the case of emergency in the event of serious illness or injury abroad assistance may be obtained by contacting **AIG Travel Assistance LifelinePlus** at any time, day or night.

Lifeline Plus will decide the most appropriate course of action to help you through the emergency.

Cover included within the policy:
Medical expenses coverage: **Unlimited indemnity**
Emergency repatriation coverage: **Unlimited indemnity**

TELEPHONE: **+44 (0) 1273 552 922**

To ensure that these services operate smoothly when you need them most:

- Telephone Lifeline Plus using the correct international dialling code for the UK, in the country from which you are calling.
- Quote your name, the name of Newcastle University and the policy number: **0010628134**
- Give details of any appropriate contacts in the UK- Employer, relative, friend etc.
- Give a telephone number where you can be contacted

Insured Person(s): Current undergraduate student of Newcastle University UK

Insured Journey: Any authorised journey undertaken in connection with a University course outside England, Scotland, Wales and Northern Ireland.

Effective Time: From time of departure from normal place of residence or the University, whichever is left last until return.