Main conditions of cover

Please check that you have met the following conditions before applying for cover:

- You know of no reason (including non-medical) why the trip is likely to be cut short or cancelled.
- You will not be travelling against medical advice.
- You will not be travelling to have medical treatment or to have treatment for a medical condition.
- You are not over 80 years of age.
- You have never been refused cover for travel insurance.

What to do if you have a medical condition

- You must not travel against the advice of a qualified Medical Practitioner. The University may ask you to obtain confirmation from your Medical Practitioner.
- Any charges imposed by a Medical Practitioner are not recoverable from the University.

Pregnancy

Pregnancy or childbirth expenses are included but only if necessitated by:

- i) bodily injury following an Accident or
- ii) incurred for pregnancy related illness or complications requiring emergency treatment
Guide to using Foreign and Commonwealth Office website

Go to the home page - click on the drop down menu - "Most Popular Sections" - go to "Travel Advice" - check that the country you are travelling to is not listed in the section marked "Countries the FCO advises against all travel to." For further useful travel advice please select the country you are travelling to from the drop down menu.

What to do if the country that you are travelling to is in the list of countries which the FCO advises against visiting

Please contact the Insurance Office and we will then refer your request for cover to the insurance company. They may charge an additional premium for offering cover.

Field trips

Please note that the travel system will only allow you to list people on one application who are travelling on the same dates. If there are individuals who are travelling on different dates then you will need to apply for them separately.

If an individual has already been listed on a field trip and then their dates of travel change please remove them from the original listing and apply for their cover on an individual basis.

Travel to one destination for more than one year

The insurance company will not offer cover for a period of more than one year. If you are likely to require insurance for a trip of more than one year the request will need to be re-submitted one month before the initial year has ended. If agreed, additional conditions and charges will apply.

Amending cover

You can make the following amendments:

- Change the dates of cover
- Add a new person to the cover
- Delete a person from an application (if there is more than one person listed - otherwise please see instructions below on cancelling cover).
- Amend the charge code

You cannot cancel or backdate cover - please see note below.

To amend an application, please access View/Amend Current Applications and use your reference number to find the application to be amended. Select "Edit" and the system will then show you each page of your original application. Please select "Continue" if you do not wish to change the details on the page or edit the details and then press "Continue" to amend the cover.

Cancelling cover
If you need to cancel your cover please contact the Insurance Office. Please note that if you will be making a claim for the cancellation of your trip, you cannot cancel your cover. You are only able to cancel cover up to the end of the month in which you were travelling, as after this, the Finance Office will have collected payment. Once cancelled by the Insurance Office, the application will be removed from your list in View/Current Applications area.

**Backdated cover**

You cannot amend cover to make it commence on a date that has already passed. Please contact the Insurance Office if you find that cover was required from an earlier date than the date initially requested.

**What to do if you require cover for a trip that is more than 50% personal travel**

Please contact the Insurance Office with your reference number and we can then authorise the application, if necessary.

**European Health Insurance Card (EHIC)**

If you are travelling to a country within the EU, you should carry a European Health Insurance Card (EHIC). The EHIC entitles you to free medical care in the country you are visiting, however, you may have to pay for some things at the time and then claim the money back later.

Even, if you have an EHIC, it is still important to have travel insurance, as reciprocal health service agreements do not always cover the full cost of treatment and will not pay to repatriate you in an emergency.

**Skiing cover**

The University travel insurance covers skiing but there are some exclusions to this, such as cover for replacing broken skis or lost ski passes.

**Applying for a Visa**

If you require a letter, providing proof of your insurance in order to apply for a visa, please contact the Insurance Office and we can send one to you.

**Travel within the UK/normal place of residence**

We do not usually offer travel insurance for trips within the UK/normal place of residence. If cover is required, the journey must involve travel within the normal country of residence to include either overnight accommodation or involve a rail journey or a flight. Please contact the Insurance Office if you would like to enquire about this.

**Non-University members**
Non-University members can be covered under the policy if they are in the following groups:

- A family member - this includes a spouse or children of a University member
- A visiting academic from another University, who is travelling on University business.
- A volunteer assisting on a field trip.

The full cost of Insurance will apply to each additional traveller.

The travel application will not generate an e-mail, confirming cover to non-University members and therefore it is the responsibility of the person arranging cover to make sure that they have the details - such as the policy number and emergency contact telephone number for the insurers.

**Policy wording**

A copy of the policy wording can be found on the Insurance Office website:


**How to claim**

Please see the Insurance Office website:

[http://www.bristol.ac.uk/secretary/insurance/travel-insurance/#makeaclaim](http://www.bristol.ac.uk/secretary/insurance/travel-insurance/#makeaclaim)

**Tips for Travellers**

- In accordance with the University's travel policy, staff should use the University's contracted supplier for travel services. It is particularly advisable to use this service wherever possible as they have facilities in place to assist you with re-scheduling your trip in the event of an emergency - details can be found on the [Procurement website](https://www.bris.ac.uk/procurement/intranet/how-to-buy/business-travel/).
- Before you travel, check the FCO website for up to date security information. This is an invaluable resource and includes information on health, local laws and customs; entry requirements and other information. See here: [https://www.gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)
- Please also see the government's [Know Before You Go](https://www.gov.uk/know-before-you-go) website for travel advice.
- Download the RSA Business Travel app which can be found here: [http://www.rsabroker.com/rsa-business-travel-assistance-app](http://www.rsabroker.com/rsa-business-travel-assistance-app)
- Leave a copy of your travel itinerary and a photocopy of your passport with a colleague in your department and with a friend or family member if you are a student.
- Leave contact details such as your mobile phone number and accommodation address with this person.
• Research the area you are travelling to before you go and make yourself aware of where to find alternative accommodation and medical facilities if necessary. Plan your travel route to your accommodation from your arrival point in advance.
• Arrange to make regular contact with a colleague or family member in the UK so that they will investigate and make sure you are safe if you don't make contact with them.
• In case of communication issues, keep a paper copy of your insurance documents and emergency phone numbers (the insurance company, local police, local embassy and your accommodation provider).
• Take some emergency cash with you in case your bank card is stolen or does not work, store it separately from your bank card.
• Learn some phrases from the local language or have them written down in case you need to talk to the local police or seek medical help.
• In an unfamiliar city if you are arriving at night it is useful to pre-arrange a transfer to your accommodation.
• Familiarise yourself with local rules and customs to avoid causing offence, e.g. customs for dress.
• Put contact details inside your luggage in case it gets lost but do not use tags which show your identity or nationality to a casual observer.
• The European Commission has issued guidelines on passengers' rights - please see the passenger rights website.

Guarantors for Medical Treatment

If the medical facility you are using for treatment requires a guarantee for the payment of their fees, please contact the insurers on 00 44 20 8763 3155, quoting policy number: RTT276323 and they will be able to get one of their local agents to provide urgent assistance with this.

Advice Regarding Stolen Bank Cards

You should consider using a cash passport for your trip - please contact your Faculty Finance team for advice on this.

In the event of losing your debit or credit card abroad, please contact your own bank immediately for assistance. They should be able to transfer money to a local bank so that you can access funds for your immediate use.

If you are unable to secure assistance from your own bank the University may be able to assist by telegraphing emergency funds to you. Please contact the Insurance Office or your departmental administrator in office hours for help.

Outside University office hours, you can contact the insurer's emergency assistance line above. Please note there may be some delay in the transfer of money via this route because the assistance service will require details of a UK credit card to guarantee a temporary loan of funds.
It is particularly advisable to make sure that you have access to two sources of funds whilst you are abroad such your debit or credit card and a cash passport, or cash, which you keep separately whilst you are away.

**Personal Accident cover**

**Insurer:** Royal and Sun Alliance

This policy provides lump sum payments in respect of death /permanent injury to employees arising from accidents in the course of their occupation. The policy cover is worldwide. Please note however, that off-shore work is excluded from cover and therefore you must contact Insurance Officer in advance of a trip that will involve off-shore work so that arrangements can be made to purchase additional cover.

Please contact the [Insurance Office](mailto:Insurance.Office) for further information or advice on how to make a claim under this policy.