

UNIVERSITY OF BIRMINGHAM

TRAVEL COVER SUMMARY

When you travel outside the United Kingdom you are covered by our group Travel scheme administered by U. M. Association Ltd. A summary of benefits and the services available is shown below – please refer to your Insurance Officer or Administrator for the full terms and conditions of the cover.

MEDICAL EXPENSES – up to £10,000,000

Cover not applicable if travelling against medical advice

- * £25 Deductible (NB – for claimants using an EHIC to reduce the cost of treatment the £25 deductible will be waived)
- * Including Supplementary Travel Expenses
- * In-patient supplementary benefit outside UK - £50 each 24 hours for up to 1 year
- * Including Search and Rescue Expenses

PERSONAL PROPERTY/BUSINESS EQUIPMENT - up to £5,000

- * £25 Deductible (Increased to £100 in respect of Business Equipment and 10% of claim in respect of laptop computers)
- * Emergency Purchases – up to £750
- * Single Article Limit - £1,500 (Increased to £2000 in respect of laptop computers)

NOTE: Do not pack money or valuable items in your checked-in luggage when in transit. Retain these as hand luggage.

You must report any loss, theft or damage to either the local Police or, where appropriate, the airline (or other carrier) within 24 hours and obtain a written report.

MONEY - up to £2,500

- * £25 Deductible
- * Credit Card Misuse – up to £1,500 (payable in addition to Money limit)
- * Loss of Passport – up to £1,500 (payable in addition to Money limit)
- * Cash Limit - £1,000

NOTE: You must report any loss or theft to the local Police within 24 hours and obtain a written report.

DISRUPTION – up to £7,500

- * Cancellation up to £7,500 - Any reasonable cause outside the control of the travelling Person (prior to departure)
- * Curtailment up to £7,500 – Specified causes
- * Rearrangement up to £7,500 – Any reasonable cause occurring outside the control of the travelling Person (after departure)
- * Travel Delay - £100 for the first 12 hours and £50 for each further 12 hours, up to a maximum of £500, if strike, weather conditions, or breakdown causes delayed departure of your aircraft or other public transport
- * Hi-Jack - £100 for each day you are detained.
- * Maximum Any One Event - £250,000

PERSONAL ACCIDENT – up to £50,000

- * Up to £50,000 payable in the event of accidental death, loss of limb or eye or permanent inability to work again.
- * Up to £1,500 payable in respect of funeral expenses.

PERSONAL LIABILITY – up to £2,000,000

- * up to £2,000,000 if you become legally liable to pay damages in respect of:
 - accidental bodily injury (which includes death illness and disease) to any person
 - accidental loss of or damage to material property.

POLITICAL EVACUATION

- * Reimbursement of evacuation expenses up to £50,000 following formal advice to leave the destination country

LEGAL EXPENSES (underwritten by First Assist Group) – up to £25,000

- * up to £25,000 to help you recover damages or compensation from a third party following any event which results in Bodily Injury to you or financial loss suffered resulting from the breach of any travel or accommodation contract
- * up to £25,000 to help you in the defence of Criminal Proceedings brought against you
- * Legal Proceedings entered into in the USA or Canada are not covered.

IN THE EVENT OF A CLAIM

Claim forms are available for printing directly from the UMAL web site:

http://www.umal.co.uk/umal/pro_claims_forms.html

Alternatively, contact your Institution's Insurance Officer or Administrator for a Claim Form.

Medical Assistance – Specialty Assist

The medical expenses section of the cover is designed to provide you with advice and assistance should you become ill or sustain injury during your journey abroad. This service is operated by a team of multi-lingual coordinators at Specialty Assist in the UK, who can be contacted at any time of the day or night, 365 days of the year. Specialty Assist will decide the most appropriate course of action to help you through an emergency.

Contact Specialty Assist before incurring any substantial expenses or being admitted as an inpatient at any hospital, clinic or nursing home. Do not arrange repatriation without the prior approval of Specialty Assist. This Summary will not be recognised as a guarantee of cover or payment by any hospital.

The services available include:

- Advice over the telephone
- Medical repatriation to the most appropriate hospital or to your home address.
- Keeping your family and employer fully informed
- Arranging for up to two relatives or friends to travel out to you - if this is considered medically necessary
- Guaranteeing that your hospital bills will be met.

To ensure that the assistance services operate smoothly when you need them most, in the event of a medical emergency or if you require repatriation you must:

- *Telephone or fax Specialty Assist in the UK using the number shown below and remembering to use the correct international dialing code from the country in which you are calling*
- *Quote your Reference Number, the title of your Institution and your Name.*
- *Give the telephone number where you can be contacted.*
- *Give details of anyone you would like to be contacted - relative, friend, employer.*

FOR ANYTHING OTHER THAN MINOR AILMENTS, PLEASE CONTACT SPECIALTY ASSIST ON THE FOLLOWING NUMBER:

Tel:	++44 (0)20 7902 7405
Fax:	++44 (0)20 7928 4748
Reference:	UMAL/034

The Global Security Centre (GSC)

Recognising the risks staff and students may face when deployed overseas, Control Risks, the leading international security consultancy, now provides security advice and support to travellers in addition to the online destination service Travel Security Online (see UMAL website for details).

This security advice and support is provided by the fully equipped Global Security Centre at Control Risks' Head Office in London. It is manned 24 hours a day by a dedicated team of experienced security consultants, providing assistance with any security and incident management situations that may arise. By registering your journey and contact information – mobile and e-mail, with your department relevant alerts will be communicated to you if they affect your travel. Should you become aware of, or are caught up in, an incident you may call the Global Security Centre for advice and support. The Global Security Centre's experienced consultants will be able to respond immediately and provide callers with all important reassurance and practical advice. Should you need to use this service whilst travelling, the contact details are:

Tel:	+44 (0)20 7939 8658
Fax:	+44 (0)20 7970 2234
E-mail:	gsc@travelsecurity.com

PLEASE REMEMBER...

- *Always carry this summary with you.*
- *Keep a separate record of the telephone and fax numbers above.*
- *Give details to a travelling friend, relative or colleague just in case you are unable to make the call yourself.*