AVIVA

UNIVERSITY OF LEEDS

AVIVA BUSINESS TRAVEL POLICY NUMBER 100003814GPA

For Emergency Contact Numbers see the attached Travel Assistance Card
Please check the Insurance website for details of who is eligible for cover, the limitations, conditions and the requirements for certain high risk countries: http://www.leeds.ac.uk/insurance/travel.htm

The travel policy provides the following cover:-

EMERGENCY MEDICAL EXPENSES — Unlimited

- Excess— Nil
- Includes emergency travel and unlimited repatriation costs – Note: Repatriation must be arranged by the Emergency Assistance Company
- Emergency medical evacuation
- Includes necessary travel and accommodation costs to transport a relative or friend to be with, to remain with or escort an injured person home – Note: All travel and accommodation must be arranged by the Emergency Assistance Company
- Access to Emergency Medical Assistance 24 hours a day, 365 days a year (see attached)
- Emergency Dental Treatment for the relief of pain
- Hospital Confinement: £50 per 24 hour period (max 365 days)
- Repatriation of Human Remains – unlimited
- Repatriation of Human Remains following suicide – limit £20,000 for USA and £5,000 all other countries

Exceptions and Limitations:
Medical expenses which are foreseeable e.g. repeat prescriptions, routine examinations, x-rays etc
Medical expenses arising from an illness from which the person is aware and is travelling against medical advice.
Suicide, attempted suicide or intentional self-injury.
Medical expenses incurred whilst on an insured journey within the person's country of residence.

PERSONAL BELONGINGS — Up to £10,000

- Excess - £100
- Personal Property Single Article Limit - £2,000
- Laptops and Tablets Cover Limit - £3,000 – Note: An excess of £100 applies in addition to the Personal Effects excess
- Temporary loss of Personal Belongings – essential replacements up to a limit of £2,000
- Loss of keys to home, place of work or vehicle - £1,000

Exceptions and Limitations:-
Cover for electronic items including mobile phones, cameras, etc are ***excluded***
Breakage of brittle articles
Losses not reported within the duration of the insured journey to the Police or appropriate authority, hotel or tour operator and a written report obtained
Losses caused by mechanical and/or electrical breakdown, gradual deterioration, repairing or alteration
Theft from unattended vehicles
Loss or damage following confiscation or detention by customs or government officials

PERSONAL ACCIDENT – Death/Loss of Sight, Limbs, Speech, Hearing/Permanent Total Disablement – Various Levels Apply

MONEY – Up to £5,000

- Excess - £100
- Maximum cash limit is £2,000 unless the Insured bears the first 25% of any amount in excess of £2,000
- Loss or damage to a passport, visa or travel docs incl necessary travel & accommodation costs in obtaining replacements
- Fraudulent use of credit cards up to the above limit
- Lost or damaged documents covered to £1,500

Exceptions and Limitations:-
Loss which is not reported to the local Police or appropriate authorities within 72 hours of its discovery and a written report obtained.
In the case of airline losses, the Insured Person will need to obtain a Property Irregularity Report (PIR).
Loss or theft of a credit/debit card unless the Insured Person has complied with all the terms and conditions under which the card was issued.
Theft from a vehicle.

CANCELLATION, CURTAILMENT OR CHANGE OF ITINERARY - £10,000

- Reimbursement of all non-recoverable deposits, advance payments and charges paid for travel and accommodation if the trip has to be cancelled due to an event outside the control of the insured person.
- Cost of additional travel and accommodation expenses due to a change of itinerary which is beyond the control of the insured person
- Evacuation cover from any cause outside of your control
- Additional accommodation and transport expenses incurred due to late arrival at any departure point due to public transport being delayed or the car the insured person is travelling in breaking down or being involved in an accident

Exceptions and Limitations:
Claims where the insured person is travelling against medical advice/suicide or use of non-prescribed drugs
Disinclination to travel
Financial failure of any provider of transport or accommodation
Claims where the injured person does not have the correct documentation to travel

TRAVEL DELAY - £50 after the first 4 hours and £50 for each complete 4 hours thereafter up to a limit of £750

PERSONAL LIABILITY – Up to £5 Million

LEGAL EXPENSES – Up to £50,000

For claim forms, assistance with claims or information and advice on cover, please contact the Insurance Office on 0113 3436029
Email: insurance@leeds.ac.uk

This is a summary of the main features of the Aviva Travel Insurance Policy. Further details of cover, terms and conditions, including the full policy wording can be found on the website www.leeds.ac.uk

Group Business Travel

Emergency assistance

AVIVA

Emergency Medical assistance number:

+44 (0)1243 621066

24 hours a day, 365 days a year

For our joint protection telephone calls may be recorded and/or monitored.

Policy reference 100003814GPA

In the event of a medical emergency whilst overseas you should contact the service to obtain 24 hour assistance with medical advice, treatment, or obtaining essential drugs or medication; payment of hospital bills and doctor's charges; emergency repatriation, including where necessary for a friend, family member or medical staff to travel with you.

Please remember

In the event of a medical emergency, it is important that you, or someone representing you, contact us without delay before you incur any substantial costs, since failure to do so may invalidate your claim under the company's travel insurance program.

This service is operated by Cega Air Ambulance Ltd.

Group business travel
Emergency assistance

AVIVA

Under your Travel Cover the helpline number below provides access to emergency medical assistance.

Helpline: +44 (0)1243 621066

Your Policy Number: 100003814GPA

When calling please have available a contact number, your Policy Number, your precise location and the name of any attending doctor. Quote reference NUBT 0105.

Emergency Cash Advance

+44 (0) 1243 621556

We can arrange for an emergency cash advance to be made to an insured person in replacement of any cash which has been lost or stolen overseas.

corporate&specialityrisk

Claims Number for all non-medical claims whilst Travelling

+44 (0)1243 621416

We can arrange for assistance to the Insured for claims under the following sections of Your Travel Policy:

- Cancellation, curtailment and delay
- Baggage, money and personal effects
- Legal expenses

Security Consultants – Political Evacuation, Life Threatening, Hijack, Kidnap and Ransom – Red24

+44 (0) 207 741 2074

You must contact our security consultants immediately in the event of any circumstances that could give rise to a claim under the Hijack and Kidnap and Ransom section, or any incident, event or circumstance that might give rise to a claim under either evacuation cover or where you believe you or an insured person is in a life threatening situation.

Services also include travel security advice in over 230 countries worldwide and a mobile phone travel safety alert service notifying you of high risk events.

Further details located in your policy wording

Advice before You Travel

+44 (0) 1243 621556

Our Travel Assistance Helpline can be contacted any time day or night and will provide advice and information on

- Visa and entry permits you may need.
- Necessary vaccination and inoculation requirements and where they can be arranged.
- What you should take with you in relation to first aid and health.
- Currencies, travellers cheques and current exchange rates.
- Languages, time zones and details of countries you will be visiting.

In addition, there is a wealth of information available on the Foreign and Commonwealth Office website which provides lots of advice for travelling including briefings for each country. This can be found at www.fco.gov.uk.

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