



Confirmation & Summary of Cover

Group Personal Accident & Worldwide Travel Policy

The Chancellor, Masters & Scholars of the University of Oxford

Policy Holder: Oxford Mutual Limited

Your Reference Number: P22PATPTP01267

Policy Period: 01 August 2022 – 31 July 2023

Travellers Name:

Period of Travel:

Cover for Staff and Students of Oxford University travelling on University business

You are insured for a number of benefits, as shown here, including any Emergency Medical Expenses incurred as the direct result of illness or injury. Please follow the procedure below if you need to make a claim &/or need assistance.

An excess of £50 per Insured Person applies to each and every claim.

In the event of any medically related emergency please call + (0) 207 173 7797 at any time of the day or night, 365 days of the year.

Travel Assistance

If whilst this Policy is in force the Insured Person requires pre-travel advice, medical or personal assistance or advice before or during a Journey they may call the Assistance Provider. For general information or security information on any country log on to the Assistance Providers' website. Details are shown below;

1) Pre-Travel Assistance

During a Period of Cover you may

- a) log on to the Assistance Provider's website www.aonprotectassistance.com using password 7797
- b) call the Assistance Helpline Number **+44 (0) 207 173 7797** (for callers outside the UK) or **0207 173 7797** (for callers within the UK), for pre-travel information including;
 - ◆ General advice
 - ◆ Political situations
 - ◆ Security advice
 - ◆ Medical advice and medical facilities overseas
 - ◆ Visa and entry permit requirements
 - ◆ Time zones and climate
 - ◆ Driving Restrictions
 - ◆ Health precautions including vaccinations

2) Travel Assistance

For assistance at any time anywhere in the world the Insured Person should call the Assistance Helpline Number +44 (0) 207 173 7797 (for callers outside the UK) or 020 7173 7797 (for callers within the UK)

Medical Assistance for travel overseas

Cover under this section is conditional upon the notification, engagement and compliance with AonProtect Assistance

- ◆ **24-hour service** – 24 hours a day, 365 days a year multi-lingual service
- ◆ **Medical Staff** – on hand for advice referral or treatment
- ◆ **Air Ambulance** – emergency repatriation including use of Air Ambulance or scheduled flights as necessary and appropriate and organisation of transport medical escorts and the provision of special medical equipment
- ◆ **Local Payment of Hospital Bills** – no need for the Insured Person to use their own cash
- ◆ **Drug Replacement** – replacement of essential maintenance medication of prescribed drugs
- ◆ **Arranging overseas hospitalisation** – locating and arranging for Hospital Confinement and monitoring patients in co-operating with the attending local physician
- ◆ **Local Agent** – arranging for the services of a local agent assistance and advice
- ◆ **Funeral Arrangements** – organising the repatriation of human remains and arranging the necessary import/export documents

Non-Medical Assistance

- ◆ **Replacing Lost or Stolen Documents** – Help with replacement of lost or stolen passport tickets or other travel documents
- ◆ **Cancelling Financial Cards** – Advice on cancellation of lost or stolen financial cards or traveller's cheques
- ◆ **Emergency Cash** – Advance of emergency funds following loss or theft of money overseas. **This is a temporary loan only – Insured Person will be required to provide proof of ability to repay**
- ◆ **Lost luggage location** – Help with the tracking of lost luggage



Travel Assistance

Emergency Medical & Emergency Repatriation Expenses – Unlimited – This does not apply to Journeys in the United Kingdom (or country of nationality if eligible for healthcare in this country)

Please note: Emergency Repatriation Expenses incurred without the agreement/approval of the Assistance Provider will not be covered

Search & Rescue Expenses - £100,000 increasing to 1M Danish Krone for Greenland

Personal Belongings - £5,000 (where the value of any one article, pair or set exceeds £3,000 the Insured shall be liable for 25% of such excess amount). Personal Jewellery limited to £1,000 any one item and a maximum of £3,000 any one claim

Money - £3,000 per person, to provide for travel accommodation, meals and personal spending during the insured journey

Financial card misuse – £5,000

Cancellation and Curtailment - £10,000

Please note;

This Policy does not cover, and we will not pay for claims under Sub-Section 1 – Cancellation Curtailment Change of Itinerary Rearrangement or Replacement as a result of any cancellation of an event, conference or convention hosting in excess of 10 Insured Persons, where the cancellation is instigated by the event organiser or as the result of any regulation imposed by any public authority or government (whether the Government is located in the departure country, destination country or Country of Residence)

Personal Security Specialist Expenses - £25,000 per person

Legal Expenses - £50,000 any one claim

Political Evacuation - £50,000

Personal Liability - £5,000,000

Personal Accident – Death/Permanent Disablement Benefit - £100,000 (maximum)

The above may be subject to conditions and restrictions

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

Telephone Assistance Helpline using the correct international dialing code for the UK in the country from which you are calling. Quote your name, the title of your company and reference number. Give details of any appropriate contact in the UK – employer, relative, friend etc. Give a telephone number where you can be contacted.

Please note the above is a policy summary, for further information please refer to the University Insurance Team on 01865 616078