



University of Oxford

Travel Insurance Fieldwork Safety Overseas

February 2025

Insurance



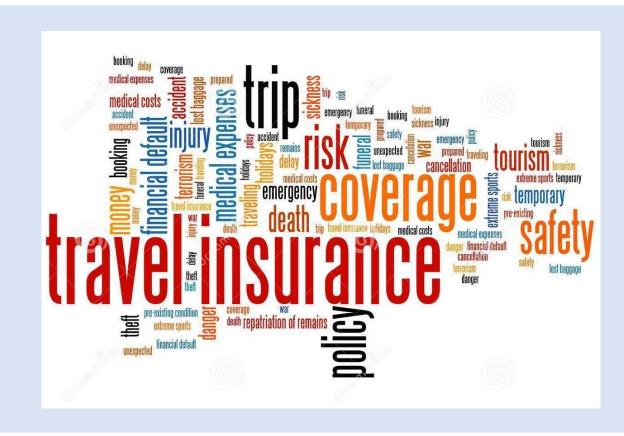
Travel





Overview:

- Benefits to you
- Cover and exclusions
- Claims
- How to apply
- Concluding thoughts and questions
- How to contact the Insurance Team









Benefits to you:

Pre travel advice:

- General travel advice regarding the destinations to be visited.
 - Medical advice and medical facilities overseas
 - Health precautions including vaccinations.

Emergency medical assistance whilst travelling:

- 24 Hour service
- Air ambulance
- Local payment of hospital bills
- Arranging overseas hospitalisation
- Local agent for advice and assistance.
 - Funeral arrangements

Non-Medical assistance:

- Security advice & Assistance
- Replacing lost/Stolen Documents
 - Cancelling financial cards
 - Emergency cash
 - Lost luggage location.

AonProtect Assistance Helpline Number 044 207 173 7797





The conditions and exclusions:



- Travellers must meet the requirements of the University Safety Office
 - Travellers must normally be a resident in the UK.
 - The sole purpose of travel if for University business.
- You will not be covered should you fail to obtain a visa (or meet the entry requirements)
 - There is no cover for any family members.
 - University cash and equipment is not covered.
 - Airline carrier going into receivership/ liquidation is not covered.
- You must be fit to fly if you have a pre existing condition you should consult this with a qualified medical practitioner.
 - EHIC/GHIC card must be used where possible. This can be applied for through the NHS website







Insurance referrals:

- Insurance referrals will need to be made if you are travelling to a high risk country, trade sectioned countries, partaking in high risk activities, or winter sports.
 - Please note that high risk referrals will need to be referred to us with at least 6 weeks notice.
 - All high risk travel will result in additional premium if cover is granted

High risk countries:

- Afghanistan
- Antarctica
- Belarus
- Crimea
- Gaza
- Israel
- Iran
- Iraq
- Lebanon
- North Korea
- Russia
- Somalia
- South Sudan
- Syria
- Ukraine
- Venezuela
- West bank

Trade sanctioned countries:

- Belarus
- Crimea
- Cuba
- Iran
- North Korea
- Russia
- Sudan
- Syria
- Ukraine
- Venezuela

Please note that if you are going to a trade sanctioned country then you will be required to fill in a trade sanctioned questionnaire.

High risk activities and winter sports:

- Aviation risks/ Piloting/ Aircrew
- Diving below 30M deep
- All sub sea work
- Off shore activities, trawler men/women, fish farming, merchant shipping and ships crews.
- Mining risks
- Police, fire or ambulance services
- Foresters/ sawmills/ Tree surgeons
- Abattoirs and slaughter houses
- Travellers over the age of 80 (restrictions may apply)
- Travellers participating in dangerous winter sports.



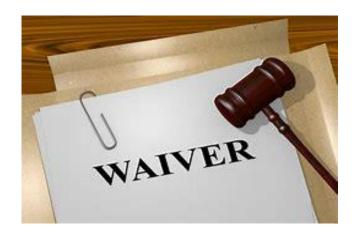




Waiver and indemnities:

- Waivers or indemnities usually require those signing to agree to discharge the other party from liabilities.
- We do note recommend travellers agree to sign waivers or indemnities.
- Such waivers or indemnities may not be permitted in English Law.
- They may invalidate the Universities insurance policies.
- If there is no alternative they must be referred to the Insurance office along with a detailed and approved risk assessment for consideration.

Travellers must be fully aware that they are waiving any right they may have to pursue a claim against the other party in the event that they suffer an injury.









Applying for cover:

Cover is not automatic and must be applied for through TIRS
Travellers must meet the requirements of the University
Safety Office

The Application Process:

Planning a Trip:

- Preparation of risk assessment/itinerary
- Foreign & Commonwealth Office Development Advice (visit website)
- Travel advice & requirements for country you are visiting
- Referral to the Safety Office if there is government advice in place recommending against all (or all but essential) travel to the country you are planning to travel to

Application for Cover:

- Completion of application on TIRS
- Refer to Insurance Team where necessary
- Authorisation by Travel Administrator and then Travel Manager (can be one person)
- Cover is given when the application status is changed to 'Approved' providing all steps have been taken
- Confirmation & Summary of Cover can be found on the website







TIRS: Travel Insurance Registration System:

- Allows users to create and track their applications 27/4
- Departmental administrators and managers can view and approve travel requests and see all documents on one page.
- Provides system generated emails to confirm when the cover has been granted
- Prompts risk assessments and questionnaires.
- Allows us to run reports to see where students are (even if they are not taking out our insurance).
- Step by step user guides are available on our website
- Can apply on behalf of someone.

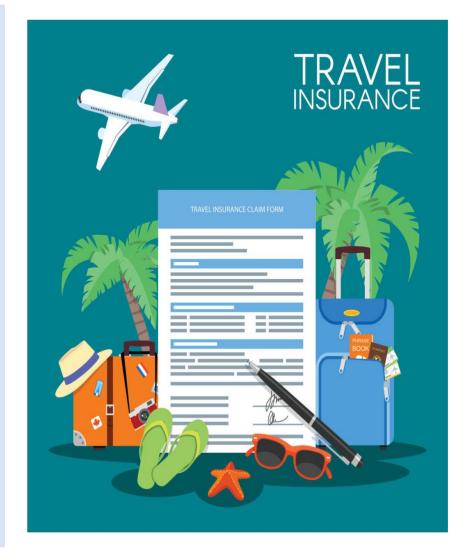






How to make a claim?

- If you need to make a medical claim you must contact Aon Assistance provider who will be able to assist you in the event on a medical emergency.
- All claims must be reported to the insurance office with 28 days of the incident even if you do not yet have your form and evidence.
- You must send your claims form and evidence to us. The form can be found on our website. Travel Claims and Emergency Contact | Finance Division
- We then review the claim with our insurer and then will look to make settlement if all is in order.
- A £50 excess is payable on each and every claim. If you are travelling for 12 months and have a medical claim, the excess is £100.





Concluding thoughts and questions?

- Planning and preparation is essential
- Insurance is not a replacement for risk management
- Insurance is only there to deal with the unforeseen.









Contact us:

University insurance site: https://finance.admin.ox.ac.uk/travel-insurance#/

<u>Insurance department contacts:</u>

General insurance inbox email: lnsurance@admin.ox.ac.uk

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