

General FAQ for travel insurance

General

If you have taken out the University travel insurance prior to the Coronavirus pandemic then there is likely to be some cover in place.

In these extraordinary and worrying times travellers need to act to ensure their personal safety in a pragmatic and reasonable way.

The advice from the insurers is to behave ***as though you are not insured*** and you are spending your own money, behave prudently and do what you believe is best on the ground.

The insurers will look at things in a reasonable fashion in due course, but if someone has behaved unreasonably and incurred costs that are disproportionate, then they are unlikely to cover these costs.

Am I covered?

If you have taken out the University travel insurance prior to the Coronavirus pandemic then there is likely to be some cover in place.

If you are planning to travel, but have not taken out insurance already, or have taken out cover since the Coronavirus pandemic, there will be no cover for CoVid-19 costs. There is currently no further travel being approved by the University Safety Office. The University's current stance on travel is in line with that of The Foreign & Commonwealth Office, which currently advises British nationals against all but essential international travel. Only under exceptional circumstance may travel connected with tackling the coronavirus outbreak be considered essential.

Take advice

Look at the website of the UK Government Foreign and Commonwealth Office (FCO) for the latest travel advice

<https://www.gov.uk/foreign-travel-advice>

Please ensure that all FCO advice is followed, if the advice is not followed then the insurance cover may not remain in place for repatriation, although other elements such as personal belongings and medical cover would.

Recent UK Government advice is to make efforts to return to the UK as soon as possible, otherwise it may not be possible to do this.

Please take reasonable and pragmatic decisions.

If you are not a UK citizens you should also look at the travel advice that your own embassy is providing.

Travellers should make contemporaneous notes of the advice that they receive.

Any subsequent claims will be looked at in the coming months.

In the event that you wish to return to the UK, and need to arrange flights back to the UK

1.) **Contact your Airline**

If you have a return ticket, the airline which you flew with has an obligation to assist you and to bring you home.

2.) **Contact the Local Embassy**

If you are unable to arrange a flight with the airline, you should contact the local embassy, many of these are arranging flights back to the UK.

3.) **Arrange flights yourself**

The cost of these will be covered if you have mitigated the costs
(The advice is to act as though you are not covered when spending insurers money because extravagant or unreasonable costs may not be covered.)

4.) **Contact your department**

If you are unable to arrange repatriation through the airline, your local embassy or yourself, you should contact your department to see whether they are able to help with hardship funding.

For Emergencies please contact AON Protect.

Additionally any advice given by the insurance assistance provider - AON Protect Assistance - <https://finance.admin.ox.ac.uk/files/travelinsuranceemergencycontactsinformationsheetpdf>

Please note that AON Protect do not advise on insurance coverage and policy terms but will arrange emergency medical or other cover. They should not be contacted for routine return flights for example, as they are unable to provide these.

The insurance team is working but the volume and complexity of queries means that researching these is taking significantly longer than normal.

Advice for departments

The University has in place insurance cover which will cover travellers who took out insurance in advance of their travel. It is not possible to take out insurance retrospectively and it is not possible to take out insurance cover for Covid-19 any longer.

We are working through exceptionally busy times when almost every country has imposed travel restrictions and reduced the availability of travel options. The FCO is advising against travel and to return to the UK.

None of the usual sources of assistance are set up to deal with disruption on the current scale which means that response times are much slower than usual.

Students should be advised to take steps to arrange return but that they are also obliged to mitigate the costs.

Where the student is unable to get the flight arranged through the airline or through the local embassy, they should arrange this themselves.

Where they are unable to do this, they should contact the department about hardship funding.