



Travel Insurance Summary

Group Personal Accident & Worldwide Travel Policy
The Chancellor, Masters & Scholars of the University of Oxford

Policy Holder: Oxford Mutual Limited

Your Reference Number: P24PATPTP01267

Policy Period: 01 August 2024 – 31 July 2025

AonProtect Assistance Helpline Number 044 207 173 7797

Cover for Staff, Students and Authorised Volunteers of University of Oxford travelling on University Business

The insurance provides a number of benefits as shown below, including Emergency Medical Expenses incurred as a direct result of an illness or accidental injury, subject to the terms and conditions of the policy.

Important - Please Note:

- ◆ For policy cover to be active, an approved travel application (via TIRS unless otherwise specified) per business trip is required. Cover will be active from the date of approval until the end date of the business trip subject to policy terms and conditions. A confirmation email will be issued to the insured person confirming individual insurance approval for the business trip which confirms the insured person's name; trip title and travel dates and is to be used in conjunction with this document.
- ◆ Claims must be notified to Insurance Office within 28 days of an incident/illness occurring which gives rise to a claim under the policy.
- ◆ An excess of £50 per insured person applies to each and every claim made.

For further information please refer to the travel section of the University Insurance website at <https://finance.admin.ox.ac.uk/travel-insurance>

Travel Assistance

If whilst this policy is in force the insured person requires pre-travel advice; medical or personal assistance or advice during a journey, they may contact the Assistance Provider:

Please Note: All services provided by the Emergency Assistance Provider are subject to policy terms and conditions, and restrictions may apply.

Pre-Travel

For general information or security information you may log on to the Assistance Provider's website www.aonprotectassistance.com. For country specific information follow the link within this webpage for Crisis24. Register using your email address and member ID 7797.

Alternatively, you can call the Assistance Helpline Number **0044 207 173 7797** (for callers outside the UK) or **0207 173 7797** (for callers within the UK),

Pre-travel information includes:

- ◆ 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

Assistance or advice during a journey

For assistance the Insured Person should call the AonProtect Assistance Helpline Number 0044 207 173 7797 (for callers outside the UK) or 020 7173 7797 (for callers within the UK)

When contacting the Assistance Provider, please provide your full name (plus if different please provide the affected traveller's full name), a contact telephone number, and confirm travel on behalf of University of Oxford. Give details of any appropriate contact in UK (at the university/relative/friend etc.).

Below is a summary of the main assistance services available.

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
- ◆ **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 for travel overseas

- ◆ **Non-medical emergency assistance** including political and natural disaster evacuation
- ◆ **Security Advice and services** including to extricate you from a life-threatening situation occurring whilst on a journey outside the UK
- ◆ **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



Summary of policy benefit limits

Each section may be subject to policy conditions and restrictions

Cover under sections 1, 2, 7, 8, 9, and 10 are conditional upon the notification, engagement and compliance with AonProtect Assistance

1. **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)
2. **Search & Rescue Expenses** - £100,000 increasing to 1M Danish Krone for Greenland
3. **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.
4. **Money** - £3,000 per person, to provide for travel accommodation, meals and personal spending during the insured journey
5. **Financial card misuse** – £5,000
6. **Cancellation and Curtailment** - £10,000

Please note: Special restriction applies to groups of 10 persons or more – please contact University Insurance Office for further details.

7. **Personal Security Specialist Expenses** - £25,000 per person
8. **Legal Expenses** - £50,000 any one claim
9. **Political Evacuation** - £50,000
10. **Personal Liability** - £5,000,000
11. **Personal Accident** – Death/Permanent Disablement Benefit - £100,000 (maximum)

Please note that the above is a policy summary.

For further information please refer to the travel section of the University Insurance website at <https://finance.admin.ox.ac.uk/travel-insurance> or call 0044 1865 616038 (Outside UK) or 01865 616038 (Within UK) – contact on this number is available during UK Office Hours.