

University of Oxford

Travel Insurance  
Fieldwork Safety Overseas

February 2025

# Travel Insurance





## 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 sanctioned 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 not 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#/>

### Insurance department contacts:

General insurance inbox email: [Insurance@admin.ox.ac.uk](mailto:Insurance@admin.ox.ac.uk)

Laura Ansty, Insurance assistant, 01865 616038

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