

TRAVEL POLICY SUMMARY

Policy Number: 0010628349

Insurer: American International Group UK Limited

Covers trips lasting up to 18 months which commence on or after 01/02/2026, up to and including 31/01/27

Frequently Asked Questions

Q. What to do in the event of a Medical Emergency or Security Situation?

A. If you fall ill, suffer an accident overseas, or in the event of Political instability, Hijack or Detention whilst overseas, traveller should contact Healix International as soon as reasonably possible on **+44 (0)20 8154 1350**. Telephone Lines are open 24 hours a day 365 days a year.

Q. What to do if assistance is required?

A. The insured or an insured person can obtain immediate assistance by telephoning Healix International on **+44 (0)20 8154 1350**. Telephone Lines are open 24 hours a day 365 days a year.

Q. What to do in event of any other claim situation (i.e. theft/loss of Property or Money, Travel Cancellation etc)

A. Travellers who have downloaded and have access to the AIG Travel App can submit claims electronically via the App directly to the AIG claims team.

Alternatively, to request a claim form or submit a new claim, contact can be made to: +44 (0)345 602 9429. Lines open between 9am and 5pm Monday to Friday, excluding Bank Holidays OR email claimsuk@aig.com

Where your property or Money has been stolen, please notify to the local Police and obtain a Police Report.

For loss or theft of Equipment owned by the University, please notify to the local Police and obtain a Police Report.

Where a Travel Operator (i.e. airline) has lost or temporarily misplaced your property, please obtain a Property Irregularity Report (PIR) from the airline baggage support desk

What is Excluded?

- Cover for trips by those aged 80 or over on the last return date
- Long-term trips longer than 18 months unless specially agreed with the insurance office
- Such long-term trips (of over 18 months) have further exclusions applying and will not cover, for example, medical expenses related to pre-existing conditions nor the treatment of mental illness or psychiatric disorders
- Personal holiday.
- Adventurous or Hazardous activities in leisure time
- Disinclination to Travel
- Travel undertaken against the advice of a medical practitioner
- Trips undertaken specifically to get medical advice or treatment
- Regular and mandatory Covid testing either prior, during or after an Insured trip
- Quarantine or isolation costs where these are imposed by the country being visited
- Cost associated with any mandatory quarantine upon a traveller returning to the UK (or home country) at end of an Insured trip
- Any claim which would be in breach of Sanctions imposed by either United Nations Resolutions or Trade / Economic regulations of the United Kingdom, European Union, United States of America
- Regulations made by any Government or public authority
- Strike or industrial action
- Financial Failure or omission or neglect of any provider (or their agent) of transport or accommodation
- Cancellation or rearrangement costs related to Covid unless Covid wasn't an issue at the point of departure. Note: The insurance team would offer support to you if a claim had to be submitted and would negotiate with insurers to get the best settlement possible.
- Any amount more than £2,500 any one item, pair or set
- Delay, confiscation or detention by order of any Government or Public Authority
- Loss, Damage, Theft or Destruction whilst being shipped as freight or under a bill of lading
- Strike or industrial action
- Policy Excess – See information on the Sections of cover
- No cover for mobile phone device or associated ancillary equipment

What is covered under the policy?

Section	Sum Insured
Medical and other Emergency Travel Expenses Repatriation Expenses MyLifeline Assistance Ongoing Medical Treatment Hospitalisation Benefit Funeral Expenses Search & Rescue Expenses	£Unlimited per person, including pre-existing conditions £Unlimited £Unlimited Up to £50,000 per person £50 per day up to 365 days. £100 on public or bank holidays Up to £10,000 per person Up to £100,000 per incident, increasing to £125,000 for incidents in Greenland Medical expenses covered in full for trips up to 18 months duration. Trips longer than 18 months subject to a £250 excess and excluding pre-existing conditions
Cancellation, Curtailment, Replacement, Rearrangement, and Missed Departure	Up to £10,000 per Insured Person subject to an excess of £100 per Insured Person any one claim
Political and Natural Disaster Evacuation Insurance	Up to £100,000 any one incident
Hijack	£500 per day up to a maximum of £25,000 per Insured Person
Legal Expenses Insurance	Up to £50,000 per Person
Personal Property Business Equipment Lost Keys Temporary Loss Replacement Travel Documents	Up to £10,000 per person (£2,500 any single item) Up to £3,000 per person Up to £1,000 per person Up to £2,000 per person Up to £2,000 per person Subject to £100 excess Excluding cover for mobile phone devices or associated ancillary equipment
Money and Credit Cards Insurance	Up to £5,000 per Insured Person Cash Limit - £2,500 or the sum insured whichever is the lesser in respect of coin bank and currency notes Subject to £100 excess
Personal Liability Insurance	Up to £5,000,000 any one event
Crisis Containment Management	Up to £50,000
Travel Delay Insurance	£75 per hour after 4 hours up to a maximum of £1,000 per insured person subject to a maximum of £50,000 per Event
Personal Accident	Cover varies. Please refer to insurance office for the limits applying
Rental Vehicle Excess	Up to £1,000 per Person