

**Policy Schedule**
**Policy Number RTT276323**

**Branch** Professional & Financial Risks Colmore Gate 2-6 Colmore Row Birmingham B3 2QD

**Agency** Arthur J Gallagher

**Insured** The University of Bristol and Subsidiary Companies and Organizations as detailed on Endorsement F and The University of Bristol Students' Union

**Business** see Endorsement A

**Registered Address** Secretary's Office Beacon House Queens Road Bristol BS8 1QU

**Period of Insurance**

From 01 August 2021

To 31<sup>st</sup> July 2022 both dates inclusive

**Renewal Date** 1<sup>st</sup> August 2022

**Renewal Premium**
**Insurance Premium Tax**
**Premium including Insurance Premium Tax**

Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
<b>A</b>	All Employees of the Insured including Employees of Subsidiary Companies and of The University of Bristol Students' Union Britain ( not including Long or Short Term Secondees) Resident in Britain	Occupational Accidents Only and Commuting	Not Included
<b>B</b>	All Employees of the Insured including Employees of Subsidiary Companies and of The University of Bristol Students' Union Resident Britain (not including Long or Short Term Secondees) outside of Britain	Occupational Accidents Only and Commuting	Not Included
<b>C</b>	All Employees of the Insured including Employees of Subsidiary Companies and of The University of Bristol Students' Union authorized to travel and Resident in Britain whom are Seconded either Long Terms or Short overseas to CERN Switzerland	Whilst undertaking research at CERN	External Journey whilst travelling on behalf of the University
<b>D</b>	All Employees of Subsidiary Companies and of the University of Bristol Students' Union authorized to travel and Resident in Britain or Seconded either Short Term or Long Term overseas other than CERN Switzerland,	External Journey and Internal Journey	External Journey and Internal Journey
<b>E</b>	All Employees of the Insured including Employees of Subsidiary Companies and of The University of Bristol Students' Union not resident in Britain whom are authorized to travel on Research Leave	External Journey and Internal Journey	External Journey and Internal Journey
<b>F</b>	Post Graduate students travelling with the knowledge and consent of the Insured seconded to CERN Switzerland traveling with the knowledge and consent of the Insured	Whilst undertaking research at CERN	External Journey whilst travelling on behalf of the University
<b>G</b>	Students traveling with the knowledge and consent of the Insured undertaking Year Abroad study	External Journey and Internal Journey	External Journey and Internal Journey
<b>H</b>	Students traveling with the knowledge and consent of the Insured undertaking Internships at Overseas	External Journey	External

	Institutions in China as part of the Overseas Student Internship arrangement (during summer vacation period)	and Internal Journey	Journey and Internal Journey
<b>I</b>	Students traveling with the knowledge and consent of the Insured undertaking an Internships and/ or Programme at overseas Institutions In China as part of the Overseas Student Internship and/or Short-Term Programme arrangement (during summer and winter vacation periods)	External Journey and Internal Journey	External Journey and Internal Journey
<b>J</b>	Any Employee of the Insured authorised to travel on behalf of and represent the Insured in the course of the Business	External Journey and Internal Journey	External Journey and Internal Journey
<b>K</b>	Any Employee of the Insured authorised to travel on behalf of and represent the Insured in the course of the Business  Any Emeritus Professor and / or student travelling with the knowledge and consent of the Insured	External Journey and Internal Journey	External Journey and Internal Journey
<b>L</b>	Any Student of the Insured not specifically included in any other Category of Insured Person authorised to travel on behalf of and represent the Insured in the course of the Business	External Journey and Internal Journey	External Journey and Internal Journey
<b>M</b>	Any Emeritus Professor of the Insured authorised to travel on behalf of and represent the Insured in the course of the Business	External Journey and Internal Journey	External Journey and Internal Journey
<b>N</b>	Any Volunteer of the Insured authorised to travel on behalf of and represent the Insured in the course of the Business	External Journey and Internal Journey	External Journey and Internal Journey
<b>O</b>	Employees of the Insured / Students of the Insured whilst on a Trip/Secondment/ Year Abroad / Study Placement	External Journey Incident Leisure	External Journey Incidental Leisure

## Personal Accident Section

Benefit	Category of Insured Person			
	A	B	C	D
	Sum Insured			
1	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
2	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
3	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
4	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
5	Nil	Nil	Nil	Nil
6	Nil	Nil	Nil	Nil
Scale	Continental	Continental	Continental	Continental

Benefit	Category of Insured Person			
	E	F	G	H
	Sum Insured			
1	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
2	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
3	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000

<b>4</b>	3 x Annual Salary	3 x Annual Salary	£25,000	£25,000
<b>5</b>	Nil	Nil	Nil	Nil
<b>6</b>	Nil	Nil	Nil	Nil
<b>Scale</b>	Continental	Continental	Continental	Continental

<b>Benefit</b>	<b>Category of Insured Person</b>			
	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>
	<b>Sum Insured</b>			
<b>1</b>	£25,000	£25,000	£25,000	£25,000
<b>2</b>	£25,000	£25,000	£25,000	£25,000
<b>3</b>	£25,000	£25,000	£25,000	£25,000
<b>4</b>	£25,000	£25,000	£25,000	£25,000
<b>5</b>	Nil	Nil	Nil	Nil
<b>6</b>	Nil	Nil	Nil	Nil
<b>Scale</b>	Continental	Continental	Continental	Continental

<b>Benefit</b>	<b>Category of Insured Person</b>			
	<b>M</b>	<b>N</b>		
	<b>Sum Insured</b>			
<b>1</b>	£25,000	£25,000		
<b>2</b>	£25,000	£25,000		
<b>3</b>	£25,000	£25,000		

<b>4</b>	£25,000	£25,000		
<b>5</b>	Nil	Nil		
<b>6</b>	Nil	Nil		
<b>Scale</b>	Continental	Continental	Continental	Continental

#### Payment Period

Benefits 5 and 6 are payable per week for a maximum of Nil weeks in all not necessarily consecutive

#### Deferment Period

Benefits 5 and 6 are not payable for the first Nil days of any Period of Disablement

#### Limit per Person

If the Benefits are expressed as a multiple of Annual Salary the maximum benefit for any one Insured Person shall not exceed

a)	under Benefits 1 2 and 4	£ 1,000,000
b)	under Benefit 3	£ 500,000
c)	under Benefit 5	£ 1,000
d)	under Benefit 6	£ 400

#### Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1) Aircraft Accumulation	
a) Multi engaged aircraft	£ 15,000,000
b) Any other aircraft or airship	£ 2,000,000
2) War while on an External Journey	£ 1,000,000
3) Terrorism (other than Nuclear Chemical or Biological Cause)	£ 5,000,000
4) Nuclear Chemical or Biological Cause	£ 5,000,000
5) Limit per Person	as stated above

## Personal Accident Special Extensions

<b>Accident Medical Expenses</b>	Up to 25% of any amount paid under Benefits 1- 6 subject to a maximum £25,000
<b>Bereavement Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Catastrophe</b>	Additional 25% of the total sum payable
<b>Catastrophe Critical Response Counselling</b>	Up to £5,000 per Incident
<b>Coma Benefit</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Commuting Expenses</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Corporate Hospitality</b>	£25,000 per Guest subject to a maximum any one Period of Insurance of £250,000
<b>Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Damage to Clothing and Baggage</b>	Up to £1,000 per Insured Person
<b>Dental and Optical Expenses</b>	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
<b>Dependents Benefit</b>	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
<b>Disability Assistance</b>	Up to a maximum £25,000 any one Insured Person
<b>Domestic Assistance</b>	Up to £100 per week to a maximum £10,000 any one Insured Person
<b>Executor Expenses</b>	Up to a maximum of £2,000 any one Insured Person
<b>Facial Disfigurement</b>	Up to a maximum of £5,000 any one Insured Person
<b>Funeral Expenses</b>	Up to a maximum £10,000 any one Insured Person
<b>Hospitalisation</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Hospital Visiting Expenses</b>	£100 per full 24 hours up to a maximum of £5,000
<b>Paralysis</b> A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£125,000 £ 50,000
<b>Recruitment Costs Following Suicide</b>	Up to a maximum £10,000 any one Insured Person
<b>Relocation Expenses</b>	Up to a maximum £25,000 any one Insured Person

<b>Retraining</b>	Up to a maximum £25,000 any one Insured Person
<b>Visitor Extension</b>	£25,000 per Visitor subject to a maximum any one Period of Insurance of £250,000

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule



## Travel Insurance Section

Insured Journey

**External Journey**

Included

**Internal Journey**

Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	C - O
	Sum Insured
<b>Baggage Insurance</b>  <p style="text-align: right;"><b>Single Article Limit Excess</b></p> Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £10,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser <u><b>See Endorsement G and H</b></u>  Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person
<b>Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance</b>  <p style="text-align: right;"><b>Incident Limit</b></p>	Up to £10,000 per Insured Person subject to an excess of £100 per Insured Person any one claim and a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Evacuation Insurance</b> Special Extensions: Trauma Risk Management Counselling  <p style="text-align: right;"><b>Incident Limit</b></p>	Up to £10,000 per Insured Person and  Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Hijack Kidnap and Detention Insurance</b> (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs)  <p style="text-align: right;"><b>Incident Limit</b></p>	£300 per day up to a maximum of £100,000 per Insured Person and subject to  a maximum of £250,000 for all losses in any one Period of Insurance
<b>Legal Expenses Insurance</b>	Up to £50,000 per Insured Person
<b>Medical Repatriation and Emergency Travel Expenses Insurance</b> Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person  Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
<b>Money and Credit Cards Insurance</b>  <p style="text-align: right;"><b>Cash Limit</b></p>	Up to £5,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
<b>Personal Liability Insurance</b>	Up to £5,000,000 any one Event
<b>Personal Security Specialist Expenses Insurance</b>  <p style="text-align: right;"><b>Incident Limit</b></p>	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
<b>Travel Delay Insurance</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of

<b>Incident Limit</b>	£50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person

## **Endorsements attaching to and forming part of Policy Number RTT276323**

### **Endorsement A - Business Description**

University and charitable educational institution, including research and development activities, prototype product and concept development, software and hardware design and modification, medical & dental schools including medical and dental clinical research and the design, manufacture and sale of medical manikins, research sponsors, veterinary clinic and veterinary hospital, management of human tissue research “banks”, university student union, publishers, developers of academic innovation centres providing incubator office units and business support to new technology based business, public hall proprietors, museum, farmers, fundraisers, providers of sporting and leisure facilities and of holiday sports camps for children, tour operators, provision of property maintenance and security services, small animal, farm animal and equine services, operators of a national composites centre, property owners and property lessors and lessees

### **Endorsement B – Personal Accident**

In the event of a valid claim for an Insured Person who falls to be covered under more than one Category the Company will pay only once under the Category chosen which will be that with the highest Sum Insured, or as advised by the Insured

### **Endorsement C - Multiple Benefits**

In the event that an Insured Person falls to be covered under more than one category of Insured Persons then only one benefit shall be payable this being the highest within the appropriate category

### **Endorsement D - Search and Rescue Expenses in Greenland**

In respect of Medical Expenses, Repatriation and Emergency Travel Expenses Insurance Section – Search and Rescue Costs, the Sum Insured is increased in respect of Insured Persons on an External Journey to Greenland as follows:

the Company will pay up to a maximum of £125,000 for the necessary and reasonable costs incurred

### **Endorsement E – Long Term Secondments**

An Insured Person will be deemed to be on a long term Secondment if any Insured Journey is scheduled to last for more than 12 months at its commencement.

Where an Insured Person opts to return home or undertake other travel away from the country of their original destination within the period of the original scheduled trip of more than 12 months, this is still regarded as a long term Secondment

In respect of such Insured Journeys, the following additional Exclusions will apply in respect of the Medical Expenses Repatriation and Emergency Travel Expenses Insurance Section

The Company will not be liable for any claim directly, indirectly or attributable to:

- 1 Any condition from which the Insured Person is known to be suffering and/or for which an Insured Person has received professional treatment or consultation during the 24 months preceding the date of the incident
- 2 Service or treatment at any long term care facility, Spa, Hydro Clinic or sanatorium that is not a hospital
- 3 Routine medical examinations (including vaccinations, the issue of medical certificates and attestations)
- 4 Routine eye and ear examinations including the cost of spectacles contact lenses and hearing aid
- 5 Any dental treatment which is not emergency dental treatment prosthesis corrective devices and medical appliances false teeth crowns inlays and bridges orthodontic and endodontic dental care
- 6 Sexually transmitted diseases

- 7 Treatment of mental illness or psychiatric disorders
- 8 Progressive or congenital disorders or corrective disorders which were known to exist at the cover commencing date
- 9 Treatment by a family member
- 10 Treatment that is not scientifically recognised
- 11 Treatment resulting from participation in War riot civil commotion or any illegal act including resultant imprisonment
- 12 Insured Journey or any trip taken against advice of a qualified Medical Practitioner
- 13 Where an Insured Journey or trip is specifically undertaken to have treatment
- 14 any claim where the Insured Person is suffering from a psychological disorder or which results from an Insured Person being under the influence of or affected by a drug(s) or alcohol (other than that taken under the direction of a Medical Practitioner) or solvents
- 15 Flying other than as a passenger
16. Intentional self-inflicted injury or any attempt thereat
17. Elective cosmetic surgery
18. The first £250 of each and every claim

#### **Endorsement F - Subsidiary Companies and Organisations**

University of Bristol Services Ltd  
 Park Row Limited  
 The Science Research Foundation  
 SRF Limited  
 Bristol Innovations Limited  
 Bristol Earthquake and Engineering Laboratories Limited  
 Langford Veterinary Services Ltd  
 NCC Operations Limited  
 Emersons Innovations Ltd & Higher Education Management Ltd (run off cover)

#### **Endorsement G – Baggage Insurance Section**

In respect of the Baggage Insurance Section the following is added to the list of Exclusions:

7. for any mobile phone device or its associated ancillary equipment

#### **Endorsement H – Baggage Insurance Section**

In respect of the Baggage Insurance Section the following is added to the list of Exclusions:

##### **The Company will not pay**

8. The first £200 of any claim made by a Student or Post Graduate Student of the Insured for any personal electrical item including but not limited to laptops, fitness bands, gaming equipment, cameras, video cameras, e-readers and the like
9. The first £100 of any claim made by an Employee of the Insured for any personal electrical item including but not limited to laptops, fitness bands, gaming equipment, cameras, video cameras, e-readers and the like

This endorsement shall not apply to any University owned electronic equipment

**Endorsement I – Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section**

In respect of the Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section the following is added to the list of Exclusions:

**The Company will not pay**

11. The first £100 of each and every claim

**Endorsement J - Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section**

In respect of an Insured Journey booked on or after 1<sup>st</sup> August 2020 the following Exclusion is added to the Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section

The Company will not pay

11 any claim which is directly, or indirectly, as a result of, or, is contributed to by, or, is as a consequence of:

- A. severe acute respiratory syndrome coronavirus 2 (SARS-COV-2) or
- B. coronavirus disease 2019 (COVID-19) or
- C. any derivative or mutation of either A. or B.

where the Insured Person is arranging or booking to travel to or from, or, is travelling to or from, any country, or, area within a country, where there is any law or guidance or regulation by any of the following:

- i) the Foreign & Commonwealth Office, or,
- ii) any other similar body for Insured Persons not resident in Britain, or,
- iii) World Health Organisation (WHO), or similar governing body, or,
- iv) any other legally empowered regulatory body or government or local authority

which advises against all travel, or advises against all but essential travel, or prevents, or restricts, or denies the Insured Person from travelling.

**Endorsement K – Extension in Cover applicable to All Employees of the Insured including Employees of Subsidiary Companies and of the University of Bristol Students Union and Students of the Insured**

Cover extends to include automatic Incidental Leisure within the country of the Trip, Secondment , Year Abroad, or Study Placement based on the scale below:

- 0 holiday days on a business trip of less than 5 days
- 2 holiday days on a business trip of 5-12 days
- 5 holiday days on a business trip of 13-21 days
- 8 holiday days on a business trip of 22-35 days
- 12 holiday days on a business trip of 36-50 days
- 16 holiday days on a business trip of 51-65 days
- 20 holiday days on a business trip of 66-80 days
- 23 holiday days on a business trip of 81-100
- 25 holiday days on a business trip of 101-365 days
- 30 holiday days on a business trip of over 365 days

## **Endorsement L– LTA Agreement**

### Three Year Agreement

Period of Agreement	from 01/08/2020 to 31/07/2023
First Period of Insurance	from 01/08/2020 to 31/07/2021
Second Period of Insurance	from 01/08/2021 to 31/07/2022
Third Period of Insurance	from 01/08/2022 to 31/07/2023

The Policy will mean Policy Number RTT276323 issued by the Company to the Insured or any Policy issued in substitution thereof

The Insured will be as stated in the Policy

The Company will be Royal & Sun Alliance Insurance plc and any other insurers shown on the Policy each for their respective rights interests and liabilities

The Insured undertake to maintain the Policy in force for the Period of Agreement shown above in consideration of the Company agreeing to calculate the premium for the Second Review Period of Insurance by applying the rates specified under Adjustments below to the Sums Insured estimates of wages or other measures (being the basis of rating at the inception of this Agreement)

Provided that the Company may also vary the terms of the Policy in accordance with the Special Provisions defined herein

### **Adjustments**

If the Loss Ratio in any Period of Insurance is 50% or less to the Earned Premium the rates will be those applying for the First Period of Insurance

If the Loss Ratio exceeds 50% to Earned Premium the Company reserves the right to renegotiate or terminate this Agreement

### **Special Definitions**

**Loss Ratio** shall mean

- a) in respect of the First Period of Insurance the percentage that the sum of
  - i) paid claims and outstanding reserves in respect of claims incurred in the First Period of Insurance as at 31/07/2021
 bears to the total of the Earned Premium for the First Period of Insurance
- b) in respect of the Second Period of Insurance the percentage that the sum of
  - i) paid claims and outstanding reserves in respect of claims incurred in the Second Period of Insurance as at 31/07/2022 plus
  - ii) the difference (positive or negative) in the total of paid claims and outstanding reserves in respect of the First Period of Insurance as at 31/07/2022 compared to the total as at 31/07/2021
 bears to the total of the Earned Premium for the Second Period of Insurance
- c) in respect of the Third Period of Insurance the percentage that the sum of
  - i) paid claims and outstanding reserves in respect of claims incurred in the Third Period of Insurance as at 31/07/2023 plus

- ii) the difference (positive or negative) in the total of paid claims and outstanding reserves in respect of the Second Period of Insurance as at 31/07/2023 compared to the total as at 31/07/2021 bears to the total of the Earned Premium for the Second Period of Insurance

**Earned Premium** shall mean the total of premiums paid (including adjustments but excluding commission and any taxes) in any one Period of Insurance.

### Special Provisions

The Company reserves the right regardless of the Loss Ratio to

1. adjust the premium or rates restrict the cover or vary the terms or conditions to reflect:
  - a) acquisitions or disposals of companies
  - b) any alteration which materially increases the risk in respect of which indemnity is provided by this Policy
  - c) the Company adopting a change in underwriting policy or ceasing to underwrite this class of business or imposing limits of loss or liability to all policies in this class of business
  - d) an external factor or factors occurring (including but not limited to an increase in the risk) as a result of which the Company's liability under the Policy is materially increased
  - e) any limitation imposed by the reinsurers of the Company
2. adjust the premium or rates restrict the cover or vary the terms or conditions or terminate the Agreement to reflect:
  - a) a legal requirement to do so
  - b) any change which occurs in
    - i) Legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force
    - ii) the interpretation of any Legislation by any court tribunal or arbitration any government or regulatory body or Ombudsman

which has a material affect upon the scope of cover or indemnity provided by the policy or extent of risk

If the Company elects to change the terms in accordance with Adjustment d) of Special Provision 1 above then the Insured may at its option

- a) cancel the Policy
- b) terminate the Agreement
- c) continue the Agreement at the new terms for the remainder of the Period of Insurance

It is agreed that

- any imposition of or increase in taxes contributions to the Government will be borne by the Insured
- the amounts of outstanding reserves to be included in the calculation of the Loss Ratio shall be set by the Company

All other terms and conditions in the Policy continue to apply

Payment of the first premium due 01/06/2020 shall be deemed acceptance by the Insured of the terms of this Agreement

**Subject otherwise to the Terms Definitions Conditions and Exceptions of the Policy**