

Student Placement or working as part of their year abroad - Frequently asked questions:

What is the emergency telephone number?

The emergency helpline is 0044 20 8763 3155 from outside of the UK. Quote policy number: RTT276323.

Is my mobile phone covered?

No, it is not insured.

Is my laptop covered?

Yes, it will be covered under the Personal Belongings section of the policy. The excess is £200. There is a limit of £10,000 with a single article limit of £3,000.

Is my baggage insured whilst in a car?

Theft from motor vehicles is excluded unless the item was locked in boot/under luggage cover in a hatchback or estate car.

Do I need to report theft or loss of my baggage or money to the Police or similar authority?

Yes, this must be done within 48 hours.

What do I need to do if I want to visit Russia or Cuba or other sanctioned countries (even if it just for a vacation)? See here: <http://www.bristol.ac.uk/secretary/insurance/travel-insurance/#apply>

Does the policy cover skiing/scuba diving/bungee jumping/extreme sports?

Yes, however, you must take reasonable steps to avoid or minimise injury, loss, damage or expense. As an example, whilst skiing would be insured, off piste skiing may not be insured.

Is dental treatment covered?

Yes, but only covered only if necessitated by bodily injury following an accident or for emergency treatment.

Do I need to declare any pre-existing conditions?

No. However, cover cannot be provided for treatment that you know you will definitely need before you go e.g. if you know you need kidney dialysis the insurance cannot cover this. The insurance is only for unexpected situations so if you have a pre-existing condition that suddenly flares up unexpectedly while you are away, treatment for this would be covered. You should not travel against your doctor's advice, so it is best to check with them beforehand that you are fit enough to travel and to undertake your placement etc.

When does my cover start?

As the cover is provided for University business, it will start from either your term start date if you are studying or the first day that you begin your work placement if you are working. There is some leeway to cover travelling out in advance to arrange accommodation - a maximum of a fortnight is

reasonable. If you are going on a family holiday or backpacking before the start of your year abroad placement, this cannot be covered by the University insurance and personal travel insurance will need to be arranged.

When does my cover finish?

Cover will end when you return to the UK after your placement has finished or one year after the cover started, whichever is earlier.

If your placement etc is for more than one year, please contact the Insurance Office, as we will need to extend the policy and an additional charge will apply.

Does the policy cover me if I return to the UK during my year abroad e.g. for Christmas?

Yes, it will cover you once you leave the UK to resume your year abroad.

Is personal travel covered?

Limited cover is available – see here: <http://www.bristol.ac.uk/secretary/insurance/travel-insurance/#apply>

What happens if the airline I have booked flights with goes bust?

This is not covered by the University's Insurance. You may be able to recover costs from your travel agent, or through your credit card suppliers.

Am I insured if I am held legally responsible for injuries to other people or damage to somebody else's property whilst I am overseas?

The travel insurance provides some legal liability insurance but importantly, it does not cover legal liabilities arising from work or in connection with your accommodation.

The University has arranged an extension to its Public Liability insurance policy to cover you for legal liability for injury or damage to property at work, but this does not cover injury to you, or damage to your accommodation. If you need confirmation of this for your work placement provider overseas, please contact the Insurance Office.

If you are renting accommodation you should take out local insurance in the country where you are staying.

Please ensure that you report any thefts to the police in the country that you are visiting and keep a record of the crime reference number issued. Depending on the country you are in, it may be more appropriate to go to the British Consulate who can assist you with the police.

I need a visa letter/confirmation of cover for the University I am visiting?

Yes, you can. Please email insurance-enquiries@bris.ac.uk giving details of where you will be visiting and when. A letter and summary of cover will be emailed to you.

Can I download information on the policy to my phone?

You can find details on the RSA Business Travel app on their website:

<http://www.rsabroker.com/rsa-business-travel-assistance-app>

Are there any exclusions?

Yes, there are some exclusions, these are detailed in the policy wording so we would suggest that you read it carefully.

How do I make a claim?

If you need to make a serious medical claim, please contact the insurer's medical assistance provider Capita Global Assistance as they have contacts in most countries and will be able to direct you to a suitable clinic or hospital. If a medical facility requires a guarantee for the payment of treatment, please contact Capita who can arrange for a local agent to provide urgent assistance.

Capita's emergency contact information is:

Telephone: 0044 20 8763 3155

Email: corporate.ops@capita.co.uk

Quote policy number: **RTT276323**

If you are making a claim for anything other than a serious medical claim, you will need to fill out an appropriate claim form – please contact the Insurance Office for a form.