

AIG Travel Insurance Summary Of Cover

Thank you for advising us of your forthcoming trip. Insurance cover is arranged by the University of Exeter with AIG.

Emergency

In the event of Emergency Medical & Travel Assistance please contact the insurers direct on: +44 (0) 1273 552922 and quote policy number 0010628173 (University of Exeter). The insurer is AIG who operate a network of My Lifeline Assistance offices 24/7 – 365 days a year.

Visit www.mylifeeline.co.uk to register on the website to access the range of My Lifeline Assistance services.

Claims

If you need to make a claim, please do not hesitate to contact us; we will be pleased to assist you. You should obtain as much detail as possible at the time of the loss and retain important documents such as crime incident numbers and receipts/tickets; this will help us to process your claim quickly.

Risk Assessments

If you completed a risk assessment form, the cover for the trip is based on the information you have disclosed to us (known as the material facts). If you become aware of any other material facts before travelling, it is important that you and your College reconsider the risk assessment and advise the Insurance Team immediately, otherwise your cover may be affected. A material fact is one that would change an answer that you originally gave on the Travel Risk Assessment Form and would include, but is not limited to, hazardous activities, political stability, length of stay, destinations to be visited etc. If you are unsure whether you need to disclose any such information, please do not hesitate to contact us to discuss the matter further.

In certain circumstances, the University's insurers may request a copy of a more detailed risk assessment. If this is the case the Insurance Audit & Risk Team will be pleased to discuss this with yourself and your College.

Insurance, Audit & Risk Team

If you have any enquiries regarding your travel insurance please contact us on 01392 723087 or e-mail: insurance@exeter.ac.uk

The Policy cover is set out below:

Medical Expenses (outside UK or outside an insured persons permanent country of residence) for up to two years from the date of injury or first diagnosis of illness	£unlimited
Hospitalisation Benefit (inpatient) for each complete day or part day up to a maximum of 365 days	£50 per day
Repatriation Expenses	£unlimited
Home country ongoing medical treatment	£50,000
Search and Rescue Expenses	£50,000
Funeral Expenses	£10,000
Business Equipment	£3,000
Personal Property	£10,000
Temporary loss of Personal Property (for at least 4 hours during the outward or onward stage of an insured trip)	£2,000
Loss of Keys (main permanent residence or vehicle, whilst on an insured trip)	£1,000

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Money Including fraudulent use of credit, debit, charge cards & mobile phones	£5,000
Replacement Travel Documents	£2,000
Cancellation/Curtailment/Rearrangement & Replacement	£10,000
<p>Travel Delay If the departure of the scheduled ship, aircraft, vehicle or train on which an Insured Person is booked to travel in order to get to their planned destination at the start, during or on completion of a Trip is delayed due to strike, industrial action, adverse weather conditions or mechanical breakdown. (Please note that the policy does NOT COVER any claim for the delayed departure of the ship, aircraft or train on which an Insured Person is booked to travel, due to strike, labour dispute, mechanical breakdown or failure of a means of transport, where the delay lasts for less than 24 hours)</p> <p>Cancellation/Curtailment/Rearrangement & Replacement due to a natural catastrophe</p> <p>Travel Delay due to a natural catastrophe</p>	<p>£75 per hour in excess of the first 4 hours delay up to a maximum of £1,000</p> <p>£10,000</p> <p>£75 per hour in excess of 4 hours delay up to a maximum of £750</p>
Political and Natural Disaster Evacuation	£100,000
Personal Liability	£5,000,000
Legal Expenses	£50,000

This is a summary of cover.

A copy of the full policy can be made available on request, showing full details, including limits payable.

If you need to make a claim:

In a medical emergency contact the AIG direct on: +44 (0) 1273 552922 and quote policy number 0010628173 (University of Exeter).

Travel claim forms can be found on the University Travel webpage at <https://www.exeter.ac.uk/cgr/insuranceauditandrisk/insurancepolicies/travel/claims/> and should be returned to insurance@exeter.ac.uk with the required supporting documents. In the event of delay, cancellation, curtailment, etc. a statement giving the reason for the delay/cancellation from the airport authority, airline or other carrier will be required to support your claim.

In the event of a theft or loss, please obtain a crime number from the local Police force or, if the loss/damage occurred in-flight, contact the airport authority/airline as appropriate and obtain written confirmation of the incident.

For administration purposes the period of insurance runs from April to April each year.