

Aviva Travel Insurance Policy

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

Emergency

In an emergency please contact the insurers direct: +44 (0) 1243 621066 and quote policy number 100003933GPA (University of Exeter). The insurer is Aviva and their call centre operations are provided by CEGA Assistance and WorldAware.

Claims

If you need to make a claim, please do not hesitate to contact us; we will be pleased to assist you to ensure that your claim proceeds smoothly. 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 Team will be pleased to discuss this with yourself and your College.

Insurance, Audit & Risk Team

The aim of the Insurance Team is to provide a friendly and efficient service, to ensure that the University meets its insurance obligations and to assist with insurance queries. If you have any comments regarding the service please do not hesitate to contact us on 01392 723087 or e-mail: insurance@exeter.ac.uk

The Policy cover is set out below:

Medical Expenses (outside UK)	£unlimited
Hospital Confinement (for each complete day up to a maximum of 365 days)	£50 per day
Supplementary Travel & Accommodation Expenses	£20,000
Emergency Repatriation	£unlimited
Ongoing treatment following repatriation	£50,000
Search and Rescue Expenses	£20,000
Repatriation of Mortal Remains	£10,000
Business Equipment	£3,000
Personal Belongings	£10,000
Personal Belongings Delay	£2,000
Loss of Delay of Home Keys or Car Keys	£250
Money	£5,000
Financial Card Misuse	£3,000
Travel Documents	£1,500

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Cancellation/Curtailment/Alteration of Itinerary /Rearrangement/Replacement	£10,000
Travel Delay £50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750 Aggregate limit	Max £750.00 £250,000
Please note that this section of cover is restricted to the initial outward or homeward bound departures only (of an aircraft, train or sea vessel in which you or the insured person have booked to travel in, is delayed due to strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect affecting that aircraft, train or sea vessel). There is no cover in place for internal travel (that may occur following the initial outward journey and the final homeward bound journey)	
Evacuation / Alteration of Itinerary or Curtailment / Rearrangement / Replacement	£10,000
Payment or Loss of Extortion or Ransom Monies	£250,000
Security Specialist Costs	£50,000
Personal Liability	£5,000,000
Legal Expenses	£50,000
Travel and Accommodation Expenses	£1,000

This is a summary of cover.

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

What to do if you need to make a claim:

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Please contact the Insurance Team on your return to the UK: insurance@exeter.ac.uk

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 October to October each year.