

To Whom it may concern

## OVERSEAS TRAVEL INSURANCE POLICY

Policy Number: **0010016145**

Policy Period: **01 May 2022 to 31 July 2023 (both dates inclusive)**

Insurer: **America International Group UK Limited (AIG)**

Broker: **Arthur J Gallagher UK Limited**

<b>Insured Persons</b>	
<b>Country/ies of Travel</b>	
<b>Period of travel</b>	

Imperial College London purchases a block travel insurance policy for all Insured Persons (staff & students) travelling on University Business, Study or Work Placements.

### Business trip definition:

Any trip undertaken primarily for the purpose of the Insured's business which commences during the Period of Insurance and is scheduled to last for a maximum duration of 12 months. Non-business activities are covered when incidental to a business trip.

### Territorial Limits:

- Worldwide

### Operative Time:

- OT1 Business Travel  
Whilst an *Insured Person* is on a *Trip*, cover starting from the time of leaving their place of residence or place of work, whichever occurs last, until return to their place of residence or place of work, whichever occurs first.

### Section A Personal Accident (including Death):

- As purchased by the Insured

### Section B Travel:

- |  |                         |
|--|-------------------------|
| • B1.1 Medical & other Emergency Travel Expenses (minimum of £30,000) incl. cover for COVID-19 | <b>Up to:</b> Unlimited |
| • B1.2 Repatriation Expenses   | Unlimited               |
| • B1.3 My Lifeline Assistance  | Unlimited               |
| • B1.4 Legal Expenses  | £50,000                 |
| • B1.5 Personal Liability  | £5,000,000              |
| • Personal Property  | £2,500                  |
| • Personal Money   | £500                    |
| • B4.1 Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay  | £10,000                 |

- B4.2 Cancellation, Curtailment, Rearrangement Travel Delay due to a Natural Catastrophe £10,000
- Cancellation, Curtailment, Rearrangement & Travel Delay due to Pandemic (aggregate limit) £50,000
- B7 Political and Natural Disaster Evacuation (aggregate limit) £100,000
- B8 Vehicle Rental Excess £1,000

### Emergency Travel Expenses applicable to section B1.1

The reasonable additional transport and accommodation expenses and telephone charges (less any possible refund received or saving made) incurred by the Insured, an Insured Person or a person who needs to travel to , remain with, or escort an Insured Person.

### Medical Expenses applicable to section B1.1

The reasonable and necessary costs incurred outside the United Kingdom, or outside an Insured Person's Permanent Country of Residence, for medical, surgical or other remedial attention or treatment given or prescribed by a Medical Practitioner and all hospital, nursing home and ambulance charges. Medical expenses include optical and pregnancy/childbirth expenses and dental expenses if insured as a result of an emergency or if they are the result of Bodily Injury.

### Repatriation definition applicable to section B1.2

The cost of transportation of the *Insured Person* by any suitable means (including medical transport) to an appropriate medical facility or to an *Insured Person's* home in the *United Kingdom or Permanent Country of Residence* as recommended by the *Company's* appointed medical advisor in conjunction with the local attending or treating *Medical Practitioner*.

### Additional condition applicable to section B – Travel

The Insured or Insured Person must contact Lifeline Plus Assistance as soon as possible if injury or illness results in the need for inpatient hospital treatment or the possible need for repatriation otherwise the cost may not be reimbursed.

## Emergency Helpline: +44 (0) 1273 456463 (24 Hour)

I can confirm that the traveller is covered by the above College insurance but if there are any further questions please contact me.

Your sincerely,



Chantal Coulson



Official Department Stamp

## Section B1.3 - My Lifeline Assistance

Lifeline Plus Assistance offices are available 24 hours a day, 365 days a year. If assistance is required at any time, please call the telephone helpline on: **Telephone: +44 (0) 1273 456463 (24 Hour)**

### Using Lifeline Plus Assistance

When Lifeline Plus Assistance is contacted for assistance, the following information should be provided:

- 1) The Insured Person's name and policy number;
- 2) The telephone number on which the Insured Person can be reached;
- 3) The nature of the assistance;
- 4) The name of the Insured Person's employer, company or organisation.

### The medical assistance services include:

- 1) 24-hour service** - 24 hours a day, 365 days a year staffed by multi-lingual assistance coordinators.
- 2) Medical Expertise** - On hand at any time to ensure that the most appropriate medical treatment is provided or give medical advice.
- 3) Local Hospital Payment** - Arranging for hospitals and clinics to bill the Company directly where appropriate.
- 4) Air Ambulance** - Emergency repatriation including use of air ambulance or scheduled airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an Insured Person to hospital or home address whenever necessary.

**Medical assistance is only one aspect of the service. Lifeline Plus Assistance also provides travel advice both before and during the trip and non-travel related assistance including:**

- 1) Pre-Travel Advice** - Helpful and relevant information to the traveller providing valuable help in preparation for the journey, including currency and banking regulations, visa details, health requirements and reciprocal agreements.
- 2) SMS or Email Travel Alerts** - Regular alerts sent directly to Insured Persons' mobile phones or by email enabling them to stay ahead of changing political situations or severe weather conditions which might otherwise disrupt important travel.
- 3) Concierge Service** - A pre-travel concierge service is available enabling an Insured Person to plan ahead for travel, entertainment, dining and shopping. Advice is provided on an impartial basis.
- 4) Medical Referral** - To a suitable hospital, clinic or dentist for treatment.
- 5) Legal Referral** - To an embassy, consulate or other source if legal consultation is needed, including an English-speaking lawyer.
- 6) Emergency Medical Supplies** - To help locate and send drugs, blood or medical equipment if unavailable locally.
- 7) Emergency Message Relay** - To pass on messages to family and business associates in an emergency.
- 8) Emergency Travel Service** - Provides a complete emergency travel service in liaison with an Insured Person's Medical Practitioner, hospital or relatives to make all arrangements for people to visit an Insured Person who is hospitalised or ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of the Lifeline Plus Assistance medical officers and within the constraints of the policy. Anyone who is required to travel abroad to visit an ill or hospitalised Insured Person will be insured under section B - Travel.
- 9) Lost Ticket & Baggage Location** - To help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required Lifeline Plus Assistance will help locate and dispatch contact lenses and glasses.
- 10) Not covered by AIG**
- 11) Port/Airport Assistance** - To liaise with carrier and advise if an Insured Person has been delayed on the way to departure point and if necessary, make onward travel arrangements.
- 12) Funeral arrangements** - Organising the repatriation of human remains and arranging the necessary import/export documents.

**13) Replacement travel documents** - Assistance in arranging replacement passports and visas if lost or stolen whilst on a Trip plus travel and accommodation alterations in connection with a claim under section B2 - Personal Property.

**14) Lost Keys** - Assistance in sourcing tradesman in connection with a claim under section B2 - Personal Property, however the Company will not arrange for the work to be carried out.

**15) Security Awareness Training** - Access to an e-learning security and situation awareness program that can help the Insured to comply with their duty of care to Insured Persons who travel on business. It provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime, robbery, kidnapping, terrorism and unrest and provides a verifiable audit trail that allows the Insured to benchmark awareness levels.

**16) Counselling** - Help in finding a suitable counselling provider in connection with a claim under section A - extension 19 - Psychological Assistance.

**17) Other non-insured services** - (These services are available at the Insured's/Insured Person's own expense) -The provision of interpreters at business meetings or the translation of documents and forwarding essential business documents and urgent messages.

**Web Information Service via:**

Valuable medical, travel advice and safety information including advice on changing security situations can be obtained about travel destinations via Country reports.

[www.mylifeline.co.uk](http://www.mylifeline.co.uk)

Personal medical details can be recorded before travelling for faster reference in a medical emergency and important documents such as passport, travel tickets and driving licence can be securely uploaded to the site to provide easy access in the event of loss.

**AIG Travel Assistance**



Insured travellers have access to a new claims filing tool on the AIG Travel Assistance mobile app\*, available for Apple and Android devices, to help streamline the claims submission process. AIG Travel's secure and convenient claims filing feature is a hassle-free way of notifying claims as it happens.

**To access these internet services please register on the website. The Insured's policy number is also required.**