SWANSEA UNIVERSITY

Travel Cover Summary

When you travel on authorised business in relation to your institution outside your Country of Domicile, (or within the Country of Domicile, if an overnight stay and/or travel by air is involved); you are covered by our group Travel scheme administered by U. M. Association Ltd. A summary of benefits and the services available is shown below:

KEY POINTS

- **This is not private medical insurance.**
- **You are not covered for routine, nonemergency treatment, any elective treatment or anything that can reasonably wait until your return home.**
- **For minor ailments, you should seek advice from a local pharmacist in the first instance. If the condition does not resolve, or if it worsens, you can contact International Medical Group (IMG) for advice on the best course of action. Contact details are on the back page of this document. Please ensure your mobile phone is able to make and receive international calls in your destination country.**
- **Medical Expenses for treatment of Covid-19 are covered.**
- **Costs for Covid-19 tests are not covered.**
- **There is no cover under the Disruption section for anything arising out of Covid-19 other than Cancellation or Rearrangement solely due to the Person Covered contracting Covid-19 and being unable to depart on the Journey or return home at the end of the Journey (limit £1,000, deductible £100). Proof of positive PCR test will be required.**
- **Any evidence required in support of a claim must be provided by you at your own expense.**
- **If travelling to a country that is subject to international sanctions, you should check with your institution as to any special procedures that apply to ensure sanctions are not breached. We will not provide any cover or pay any claim that would expose us to any international sanctions. Any travel to Iran or North Korea must be notified to UMAL ahead of travel.**
- **Claims must be notified to us as soon as possible but in any event within 30 days of the circumstances arising. See "In the event of a claim" for details of how to do so.**

Emergency Medical Expenses

What is Covered	Main Exclusions
• Emergency Medical Expenses incurred outside of UK as a result of Bodily Injury or Sickness up to £10,000,000 • Supplementary Travel Expenses up to £15,000 • Funeral Expenses up to £10,000 and Repatriation of Remains up to £50,000 • Search and Rescue Expenses up to £25,000 • In-patient supplementary benefit outside UK - £50 each 24 hours for up to 1 year • Medical Expenses in UK for necessary follow-up hospital in-patient treatment up to £50,000 where such treatment is not otherwise available from the NHS and with the prior approval of IMG (maximum 3 months) • Dental/optical treatment for immediate relief of pain only (limit £500)	• £100 deductible for first claim in any Covered Journey increasing to £200 for any further claims during the same Covered Journey. For claimants using an EHIC/GHIC to reduce the cost of treatment the deductible will be waived • Travel against medical advice or for the purpose of obtaining medical treatment • Expenses incurred as a consequence of the use of alcohol or drugs or arising out of any sexually transmitted disease • Intentional self-injury or death by suicide (or attempt thereat) • Any Medical Expenses in excess of £300 and any repatriation expenses incurred without the prior approval of IMG • Dental/optical treatment other than for immediate relief of pain • Routine management or monitoring of pre-existing medical conditions • Air travel other than as a passenger

Personal Belongings / Business Equipment

What is Covered	Main Exclusions
• Personal Belongings up to £10,000 • Business Equipment up to £5,000 • Emergency Purchases (clothing and toiletries) – up to £2,000 • Loss of keys/replacement locks – up to £1,000 • Single Article Limit - £2,500 • Accidental Damage to Laptops, tablets or iPads Limit - £250 Personal Belongings and Business Equipment are limited to items that are intended specifically to be worn or carried by a person Cover is on an indemnity basis, not new for old, and depreciation will apply based on the age of the item	• Personal Belongings Deductible - £50 • Business Equipment Deductible - £100 • Laptop, tablet or iPad Deductible - 10% of claim (min £50 for Personal Belongings, £100 for Business Equipment) • Mobile phones or accessories (other than Business Equipment) sunglasses, spectacles, drones or micromobility devices • Valuable items in checked-in luggage when in transit • Any loss or damage not reported to either the local Police or, where appropriate, the airline (or other carrier) within 24 hours and a written report obtained • Loss or damage to property left overnight in or on a vehicle or at any other time unless in a locked garage or kept out of sight in a locked boot • Property left unattended or unsupervised in the open or any public space • Losses from restaurants bars public houses nightclubs or similar venues • Unsubstantiated or unexplained losses

Money

What is Covered	Main Exclusions
• Money up to £5,000 (Cash limit £2,500) • Credit Card Misuse following loss/theft of credit card – up to £3,000 (payable in addition to Money limit) • Loss of Travel Documents – up to £2,000 (payable in addition to Money limit)	• £50 Deductible • Any loss or damage not reported to the local Police within 24 hours and a written report obtained • Loss or damage from any unattended vehicle or unaccompanied baggage • Money or Travel Documents left unattended or unsupervised in the open or any public space • Losses from restaurants bars public houses nightclubs or similar venues • Unsubstantiated or unexplained losses

Disruption

What is Covered	Main Exclusions
• Cancellation up to £20,000 - Any reasonable cause outside the control of the travelling Person (prior to departure) • Curtailment up to £20,000 – Specified causes • Rearrangement up to £10,000 – Any reasonable cause occurring outside the control of the travelling Person (after departure) • Delayed Departure - £50 for each full consecutive period of 6 hours, up to a maximum of £500, if strike, weather conditions, or breakdown causes delayed departure of your aircraft or other public transport • Hi-Jack - £100 for each day you are detained (maximum 50 days) • Includes Domestic Travel Expenses up to £5,000 and Replacement Expenses up to £10,000	• Anything arising out of Covid-19 for journeys booked after 18/3/2020 other than Cancellation or Rearrangement solely due to the Person Covered contracting Covid-19 and being unable to depart on the Journey or return home at the end of the Journey (limit £1,000, deductible £100). Proof of positive PCR test will be required. • Travel against medical advice or to obtain medical treatment • Disinclination to travel or disruption or cancellation due to financial circumstances • Financial failure of airline or other transport or accommodation supplier or any agent or organiser • Curtailment for medical reasons unless authorised by IMG

Personal Injury

What is Covered	Main Exclusions
• Up to £50,000 payable in the event of accidental death, loss of limb or eye or permanent inability to work again • Includes Disability Assistance, Moving Costs, Retraining Expenses and Coma Benefit	• Gradually operating causes • Criminal acts civil commotion or riot • Intentional self-injury or death by suicide (or attempt thereat) • Use of alcohol or drugs • Engaging in military naval or air services • Air travel other than as a passenger • Travel against medical advice or to obtain medical treatment

Personal Liability

What is Covered	Main Exclusions
• Up to £5,000,000 if you become legally liable to pay damages in respect of accidental bodily injury (which includes death illness and disease) to a person and/or accidental loss of or damage to material property	• Liability to your family or anyone employed by you • Ownership possession or use of any land or building (other than temporary rented accommodation) or the ownership of any animal • Ownership possession or use of any mechanically propelled vehicle aircraft hovercraft or watercraft • Criminal wilful or malicious acts or omissions Use of alcohol or drugs • Arising out of the Person Covered's trade business or profession • Contractual liability • Punitive or exemplary damages

Political Evacuation

What is Covered	Main Exclusions
• Reimbursement of evacuation expenses up to £50,000 following Formal Advice to leave the destination country	• Evacuation more than 10 days after Formal Advice to leave the country • Dishonest or criminal acts committed or attempted by the Person Covered or alleged violation of the laws of the destination country unless we deem such allegations to be fraudulent • Failure to maintain required documents or visas

Legal Expenses (underwritten by ARAG Legal Expenses Insurance Company Limited)

What is Covered	Main Exclusions
• Up to £25,000 to help you recover damages or compensation from a third party following an event which results in Bodily Injury to you or financial loss suffered resulting from the breach of any travel or accommodation contract • Up to £25,000 to help you in the defence of Criminal Proceedings brought against you	• Legal Proceedings entered into in the USA or Canada • Defence of Criminal Proceedings for parking offences assault sexual offences or alleged illegal use of drink or drugs • Any disputes or legal proceedings in relation to any vehicle hire or rental • Defence of Criminal Proceedings for fraud dishonesty or criminal damage (unless a not guilty plea is maintained throughout)

In the event of a claim

Claim forms are available from the UMAL web site: https://umal.co.uk/travel-hub/travel-claims-forms/
Alternatively, contact your Institution's Insurance Officer or Administrator for a Claim Form.
For claims under the Legal Expenses policy, **contact ARAG on +44 (0) 344 893 8165, quoting policy number TT2/6962060**

Please remember…

- **Always carry this summary of cover with you when travelling**
- **Keep a separate record of the IMG contact details (see below)**
- **Give details to a travelling friend or colleague just in case you are unable to make the call yourself**

Before you travel

Download the Crisis24 Horizon app for travel advice, security information and to receive alerts for any incidents occurring in your destination country or region. Alerts can be configured by country, proximity, severity and/or category to ensure that you receive the alerts that you need. See https://umal.co.uk/travel-hub/pre-travel-advice/for details on registering.

Download on the App Store | GET IT ON Google Play | ColorOS (OPPO Store) search for Crisis24 Horizon Mobile

International Medical Group (IMG) – Emergency Advice and Assistance

In the event of an emergency whilst travelling, call IMG for advice and assistance. This service is operated by a team of multi-lingual coordinators at IMG in the UK, who can be contacted 24 hours a day, 365 days a year. IMG will assist you with your requirements and decide on the most appropriate course of action to help you through an emergency. Should you need to use this service whilst travelling, the contact details are:

Telephone :	**+44 (0) 203 859 1492 WhatsApp: +44 (0) 2920 662 432**
E-mail :	**UMAL@imglobal.com**
Reference:	**UM028/95**

Contact IMG before incurring any substantial medical expenses or being admitted as an inpatient at any hospital, clinic or nursing home. Do not arrange repatriation without the prior approval of IMG. Medical expenses over £300 and any repatriation expenses will not be covered without the prior approval of IMG.
To ensure that the assistance service operates smoothly when you need them most, in the event of an emergency or if you require repatriation, you must:

- **Telephone IMG in the UK using the number shown above and remembering to use the correct international dialling code from the country in which you are calling.**
- **Quote your Reference (see above), the title of your Institution and your Name.**
- **Give the telephone number where you can be contacted.**
- **Give details of anyone you would like to be contacted - relative, friend, employer.**

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