



ace europe

August 11

Aon Risk Services

Group Personal Accident & Travel Policy
Policy Holder : Royal Holloway & Bedford New College

Your Reference Number: 11-PAT-000000297
Policy Period:- 1 August 2011 to 31 July 2012

Travellers Name:.....

Period of Travel:-.....

When you are travelling abroad on college business you are insured for a number of benefits, as shown overleaf, including any Medical Expenses as the direct result of illness or injury.

Please follow the procedure below if you need to make a claim &/or need assistance. In the event of any medically related emergency please **call +44 20 7173 7797** at any time of the day or night, 365 days of the year.

Travel Assistance

If whilst this Policy is in force the Insured Person requires pre-travel advice or medical or personal assistance or advice before or during a Journey they may call the Assistance Provider (or for general information or security information on any country log on to the Assistance Providers' websites) in respect of:

1) Pre-Travel Assistance

During a Period of Cover you may

a) log on to the Assistance Provider's website www.aonprotectassistance.com

or

b) call the Assistance Helpline Number +44 20 7173 7797 (for callers outside the UK) or 020 7173 7797 (for callers within the UK) , for pre-travel information on

- Business and social customs
- Political situations
- Medical advice and medical facilities overseas
- Health precautions including vaccinations
- Visa and entry permit requirements
- Currency and Banking hours
- Time zones and Climate
- Driving restrictions

2) Travel Assistance

For assistance at any time anywhere in the world the Insured Person should call the Assistance Helpline Number +44 20 7173 7797 (for callers outside the UK) or 020 7173 7797 (for callers within the UK)

Medical Assistance

- i) **24 hour service** - 24 hours a day 365 days a year multi-lingual service
- ii) **Medical Expertise** - On hand for advice referral or treatment
- iii) **Air Ambulance** - Emergency repatriation including use of Air Ambulance or scheduled flights as necessary and organisation of transport medical escorts and the provision of special medical equipment
- iv) **Local payment of hospital bills** - Guaranteeing the payment of overseas hospital and doctor's accounts
- v) **Drug replacement** - Replacement of essential maintenance medication or prescribed drugs
- vi) **Arranging overseas hospitalisation** - Locating and arranging for Hospital Confinement and monitoring patients in co-operation with the attending local physician
- vii) **Local Agent** -Arranging for the services of a local agent to provide assistance and advice
- viii) **Funeral Arrangements** -Organising the repatriation of human remains and arranging the necessary import/export documents
- ix) **Liaising** -with patient's relatives employer United Kingdom General Practitioners and Hospital Services
- x) **Relatives traveling to be with the Insured Person**
Assisting accompanying relatives of the patient by arranging and paying for transport costs and additional accommodation costs – door to door
- xi) **Locating and dispatching drugs** plus contact lenses glasses blood and medical equipment which are unavailable at the patient's location

Non-medical Assistance

- **Replacing Lost or Stolen Documents** -Help with replacement of lost or stolen passport tickets or other travel documents
- **Cancelling Credit Cards** -Advice on cancellation of lost or stolen credit debit or charge cards or travellers cheques
- **Emergency Cash** -Advance of emergency funds following loss or theft of money outside the United Kingdom or the Insured Person's Country of Domicile
- (This is a temporary loan service only and the Insured Person will be required to provide proof of ability to repay)
- **Lost luggage location** -Help with the tracking of lost luggage
- **Business Documents and messages** - Forwarding essential business documents and urgent messages
- (This service is not insured and costs must be paid for by You or the Insured Person)
- **Legal advice**
- **Interpreters** -The provision of interpreters at business meetings or the translation of documents (This service is not insured and costs must be paid for by You or the Insured Person)

3) Security Advice

To access security advice on any country the Insured Person should log on to the website address

<http://www.aonprotect-red24.com/>

Features of this assistance service are

- 1) Details updated by a team of impartial security analysts every day of the week
 - 2) Range of topics covered – including terrorist kidnap and cultural threats
- In addition the Policyholder and Insured Persons can make an on-line request to register to receive free concise daily security updates into their e-mail inbox

Travel Benefits covered by the policy :-

- ◆ Medical Expenses including Emergency Repatriation Expenses - Unlimited
- ◆ Baggage - £10,000 per person – single article limit £3,000
- ◆ Money - £5,000 per person – Cash Limit £3,000
- ◆ Business Equipment - £1,500
- ◆ Cancellation & Curtailment outside of the UK - £10,000
- ◆ Travel Delay - £ 500 Maximum
- ◆ Personal Liability - £ 5,000,000
- ◆ Death, Loss of Limbs /Eyes, Permanent Total Disablement - £50,000
- ◆ Temporary Total Disablement - £50 per week
- ◆ Temporary Partial Disablement - £25 per week
- ◆ Legal Expenses - £50,000
- ◆ Single Event Limit - £10,000,000 any one event

To ensure that these services operate smoothly when you need them most...

Telephone Assistance Helpline using the correct international dialling code for the UK in the country from which you are calling. Quote your name, the title of your company and the policy number. Give details of any appropriate contacts in the UK - employer, relative, friend etc. Give a telephone number where you can be contacted.

EXCLUSIONS

The important exclusions include: - hazardous activities e.g. mountaineering, winter sports, aviation etc.)

Emergency medical treatment where a person is travelling against medical advice (persons suffering from any illness or recurring illness, prior, to the commencement of the journey should obtain their GP's written agreement). Any expenses incurred as a result of pregnancy or childbirth if travelling within one month of the expected date of delivery.

Please note in respect of cancellation claims airlines can only charge airport taxes and fees if you have actually flown, if a flight is cancelled without a person actually flying then these taxes and fees are recoverable either from the airline or the booking agent not via the insurance policy.

SEARCH & RESCUE

There is limited cover under the Medical Expenses section of the policy for Search & Rescue. There is only cover for a rescue should a person become injured and their whereabouts is known. Contact should be made with ACE Rescue and they will determine the most appropriate way for the person to be rescued. No cover exists for the cost of a full search if a person becomes lost and their whereabouts is not known.

CLAIMS

Written notice must be given as soon as it is practicable after the event and in any case within one calendar month of the event. Claim forms are available from the Insurance department of the college. In order for Theft claims to be considered by insurers losses should be notified to the local police immediately. In cases of losses in transit a formal claim should be lodged against the airline/shipping company without prejudice to the claimants rights under the insurance policy. Receipts should be obtained to support claims upon return to the UK