

University of Glasgow Group Travel Policy

Insurer	AIG Europe Limited
Period of Insurance	1st August 2024 - 31st July 2025

Insured Persons	Category A. Erasmus Mundus Joint Masters Degree student scholarship holders travelling on behalf of the Insured.
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Geographical Limits	Worldwide
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Basis of Cover	Whilst on a journey (travelling with the knowledge and consent of the Insured) on the business of the University.
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Excess	Nil
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Additional Cover

In respect of Section B1.1 Medical and Emergency Travel Expenses, under Category A of the Schedule the following amendments are made: If an Insured Person is injured or suffers illness during the Period of Insurance and Operative Time, the Company will pay directly or reimburse the Insured for any Medical Expenses, Pregnancy Expenses and Emergency Travel Expenses reasonably and necessarily incurred as a direct result of the injury or illness, for up to two years from the date of injury or first diagnosis of illness up to the Sum Insured on the Schedule or as specified in this Memorandum.

Definition of Pregnancy Expenses added

Pregnancy Expenses

The reasonable and necessary costs incurred outside the United Kingdom, or outside an Insured Person's Permanent Country of residence for;

- Medically necessary costs of pregnancy and childbirth, for mother and newborn child, based on recognised medical and scientific consideration, prescribed or imposed by a Medical Practitioner;
- Medically necessary costs for sterilization or abortion, prescribed or imposed by a Medical Practitioner, and carried out in a Hospital;
- The costs for a voluntary abortion as a consequence of a rape, carried out in a Hospital.

Pregnancy Expenses Sum Insured

Pregnancy - £1,000,000

Newborn Child - £250,000

The following additional Exclusions are added to Exclusions applicable to Section B1.1

5. Pregnancies (and childbirth), at the stage of more than 6 months on the inception mentioned on the insurance certificate;

6. Contraception;

7. Fertility tests and fertility treatments

It is noted in respect of Section B1.2 – Repatriation Expenses that the total sum insured for Pregnancy Expenses as defined under Section B1.1 above included repatriation

Section A: Personal Accident Cover

Item	Sum Insured	Max Individual Limit
1	Death	£100,000
2	Loss of sight in one eye or loss of one limb	£100,000
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£100,000
3b	Loss of speech	£100,000
3c(i)	Loss of hearing in both ears	£100,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)
4a	Permanent Total Disablement	£100,000
4b	Permanent Partial Disablement	Yes
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil
7	Accident Medical Expenses incurred in connection with a valid claim under items 1-6 of the Policy not exceeding 25% of the compensation paid under items 1-4b or 30% under items 5 & 6 whichever is greater but subject to a maximum of £25,000 per person.	

Section B: Travel

Item	Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited
1.2	Repatriation Expenses	Unlimited
1.3	MyLifeline Assistance	Unlimited
1.4	Legal expenses	£50,000
1.5	Personal Liability	£5,000,000
2	Personal Property Business Equipment	£10,000 £3,000
3	Personal Money	£5,000
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£10,000
5	Hijack	£25,000
7	Political and Natural Disaster Evacuation	£50,000