

University of Glasgow Group Travel Policy

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

Insured Persons	<p>Category A. Directors & Employees of the Insured (including Employees based overseas for less than 12 months) and retired Employees, Holders of Research Fellowships & Postgraduate Students of the Insured.</p> <p>Category B. Any Spouse/Partner and Children accompanying Category A Insured Persons.</p> <p>Category C. Employees of the Insured who are seconded to an overseas location (see definition of secondment below).</p> <p>Category D. Any Spouse/Partner and Children accompanying a Director or Employee on secondment to an overseas location.</p>
Geographical Limits	<p>Worldwide (Outside United Kingdom or within United Kingdom if this involves air travel or an overnight stay)</p>
Basis of Cover	<p>Whilst on a journey (travelling with the knowledge and consent of the Insured) on the business of the University.</p>
Journey Duration	<p>Maximum 364 days any one trip</p>
Excess (Cat. A & B)	<p>Nil</p>
Definition of Secondment	<p>This shall mean the fulfilling of a contract by a person on behalf of the Policyholder that requires such person to work and reside in country other than the United Kingdom for a specific period, intended to be for not less than twelve months.</p> <p>Additional charges may apply to trips in excess of 364 days. These must be notified to the Insurance Team prior to departure</p>
Excess for Secondees	<p>The first GBP 100 of each & every claim</p>

CATEGORY: A

INSURED PERSONS: Directors & Employees of the Insured (including Employees based overseas for less than 12 months) and retired Employees, Holders of Research Fellowships & Postgraduate Students of the Insured.

OPERATIVE TIME: Business Travel

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	

CATEGORY: B

INSURED PERSONS: Any Spouse/Partner and Children accompanying Category A Insured Persons.

OPERATIVE TIME: Business Travel

Section A:		Personal Accident Cover	
Item		Sum Insured	Max Individual Limit
1	Death	£25,000	
2	Loss of sight in one eye or loss of one limb	£25,000	
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	£25,000	
3b	Loss of speech	£25,000	
3c(i)	Loss of hearing in both ears	£25,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£25,000	
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	

CATEGORY: C

INSURED PERSONS: Employees of the Insured who are seconded to an overseas location.

OPERATIVE TIME: Long Term Secondment (for a period not less than 12 months)

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	
6	Political and Natural Disaster Evacuation	£50,000	

N.B. There are some exclusions applicable to the cover provided for long term secondees – please check with the Insurance Team for details.

CATEGORY: D

INSURED PERSONS: Any Spouse/Partner and Children accompanying a Director or Employee on secondment to an overseas location.

OPERATIVE TIME: Business Travel

Section A: Personal Accident Cover

Item	Sum Insured	Max Individual Limit
1 Death	£25,000	
2 Loss of sight in one eye or loss of one limb	£25,000	
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	£25,000	
3b Loss of speech	£25,000	
3c(i) Loss of hearing in both ears	£25,000	
3c(ii) Loss of hearing in one ear	25% of 3c(i)	
4a Permanent Total Disablement	£25,000	
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	