

University of Glasgow Group Travel Policy

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

Insured Persons **Category F.**
All Undergraduate Students travelling on University based programmes.

Geographical Limits Worldwide
(Outside United Kingdom or within United Kingdom if this involves air travel or an overnight stay)

Basis of Cover Whilst on a journey (**travelling with the knowledge and consent of the Insured**) on the business of the University.

Journey Duration Maximum 364 days any one trip

Excess Nil

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