**INSURANCE COVER RESTRICTIONS 2023-2024**

**COVID EXCLUSION**

**The exclusion for Cancellation, Curtailment, Change of itinerary, Rearrangement and Replacement as a result of Covid has now been removed from the policy, and does not apply to travel commencing on or after 1 August 2022.** However, travellers must continue to consider the financial risk of travel as part of the travel planning process and assessment of the risk. This should include how financial risks can be mitigated in other ways such as through flexible booking arrangements. These considerations will be taken into account when considering any claim.

Travellers should continue to fully consider the Covid risk as part of their risk assessment when preparing for travel.

**COVER INFORMATION**

• Worldwide cover

• Unlimited travel period

• Cover for pre-existing medical conditions is included provided the guidance on arranging insurance is followed.

• Carrying large amounts of cash outside the UK is discouraged, however, where there is no alternative, cover for personal cash can be included. • This is subject to appropriate and adequate risk assessments having been completed and cash being specified on the insurance application form where £500 or more is being taken. The maximum cover under the policy summary of cover is as follows: Money - £3,000 per person, to provide for travel accommodation, meals and personal spending during the insured journey. Depending on the destination country and if it is trade sanctioned you will need to make the UAS Sanctions Team aware. Their email is [sanctions@admin.ox.ac.uk](mailto:sanctions@admin.ox.ac.uk)

• Cover is only provided for personal time when it is incidental to the University business trip and the traveller is returning from the same airport.

• Personal items whilst travelling in your home country are only covered where travel is outside of your home overnight and where they are not covered under your home insurance cover.

• The University does not prohibit the use of Airbnb; the risks related to the accommodation should be assessed in the usual way.

• Please note, travel insurance claims will be paid in accordance with the University Expenses Principles and therefore the University’s Expenses Policy should be followed when arranging travel: <https://finance.admin.ox.ac.uk/expenses>.

**EXCLUSIONS**

• The standard policy excess of £50 per person (increased to £100 when travelling for more than 364 days).

• Recreational travel which falls outside of incidental personal time.

• Costs incurred due to an airline or carrier entering into administration or liquidation.

• Cover for family members.

• Travelling against the advice of a qualified medical practitioner or occupational health.

• Departmental contents i.e. departmentally owned equipment/laptops.

• When travelling to your home country, emergency repatriation, cancellation cover and medical expenses (where you are eligible for state health care).

• Any loss incurred as a result of travel documents/visas not being issued in time.

• Routine medical examinations, including vaccinations and the issue of medical certificates.

• Any expenses or losses which are recoverable from any private medical insurance policy.

21/08/23