

Confirmation & Summary of Cover

Group Personal Accident & Travel Policy
The Chancellor, Masters & Scholars of the University of Oxford
Policy Holder: Oxford Mutual Limited
Your Reference Number: 11-PAT-0000002033
Policy Period: 01 August 2011 – 31 July 2012

Travellers Name:

Period of Travel:

All Staff and Students of the Policyholder normally resident in the United Kingdom

When you are travelling on University business you are insured for a number of benefits, as shown overleaf, including any Emergency Medical Expenses incurred 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 **+ (0) 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** (using the last four digits of the following telephone number as the password) or;

b) call the Assistance Helpline Number **+44 (0) 20 7173 7797** (for callers outside the UK) or 0207 173 7797 (for callers within the UK), for pre-travel information including;

- ◆ General advice
- ◆ Political situations
- ◆ Security advice
- ◆ Medical advice and medical facilities overseas
- ◆ Health precautions including vaccinations
- ◆ Driving Restrictions

2) Travel Assistance

For assistance at any time anywhere in the world the Insured Person should call the Assistance Helpline Number +44 (0) 20 7173 7797 (for callers outside the UK) or 020 7173 7797 (for callers within the UK)

Medical Assistance for travel overseas

- ◆ **24 hour service** - 24 hours a day 365 days a year multi-lingual service
- ◆ **Medical Staff** - on hand for advice referral or treatment
- ◆ **Air Ambulance** - emergency repatriation including use of Air Ambulance or scheduled flights as necessary and appropriate and organisation of transport medical escorts and the provision of special medical equipment
- ◆ **Local Payment of Hospital bills** – no need for the Insured Person to use their own cash
- ◆ **Drug Replacement** – replacement of essential maintenance medication or prescribed drugs
- ◆ **Arranging overseas hospitalisation** – locating and arranging for Hospital Confinement and monitoring patients in co-operation with the attending local physician
- ◆ **Local Agent** – arranging for the services of a local agent assistance and advice
- ◆ **Funeral Arrangements** - organising the repatriation of human remains and arranging the necessary import/export documents

Non-Medical Assistance

- ◆ **Replacing Lost or Stolen Documents** - Help with replacement of lost or stolen passport tickets or other travel documents
- ◆ **Cancelling Financial Cards** - Advice on cancellation of lost or stolen financial cards or travellers cheques
- ◆ **Emergency Cash** – Advance of emergency funds following loss or theft of money overseas. **This is a temporary loan only – Insured Person will be required to provide proof of ability to repay.**
- ◆ **Lost luggage location** - Help with the tracking of lost luggage
- ◆ **Business Documents & Messages** – Forwarding essential business documents and urgent messages. **This service is not included but available at additional cost if utilised.**

Travel Benefits covered by the policy:

- ❑ Emergency Medical & Emergency Repatriation Expenses - Unlimited
- ❑ Search & Rescue Expenses - £20,000
- ❑ Personal Belongings - £10,000
(where the value of any one article, pair or set exceeds £3,000 the Insured shall be liable for 25% of such excess amount)
- ❑ Money - £5,000 per person
(where the amount of cash exceeds £3,000 the Insured shall be liable for 25% of such excess amount)
- ❑ Financial card misuse - £3,000
- ❑ Cancellation & Curtailment - £10,000
- ❑ Travel Delay - £50 per hour subject to 4-hour franchise
- ❑ Personal Security Specialist Expenses £10,000
- ❑ Legal Expenses - £50,000
- ❑ Political Evacuation - £50,000
- ❑ Personal Liability - £5,000,000
- ❑ Personal Accident – Death/Permanent Disablement Benefit - £50,000 (maximum)

The above may be subject to conditions and restrictions.

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.

Please note the above is a policy summary, for full policy details please refer to the University Insurance Team on 01865 616078.