



Confirmation & Summary of Cover

Group Personal Accident & Worldwide Travel Policy

The Chancellor, Masters & Scholars of the University of Oxford

Policy Holder: Oxford Mutual Limited

Your Reference Number: 18-PAT-0000002033

Policy Period: 01 August 2018 – 31 July 2019

Travellers Name:

Period of Travel:

Cover for Staff and Students of Oxford University travelling on University business

You are insured for a number of benefits, as shown here, 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 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

Aon UK Limited

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- ◆ 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 of prescribed drugs
- ◆ **Arranging overseas hospitalisation** – locating and arranging for Hospital Confinement and monitoring patients in co-operating 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 of 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 Assistance

- Emergency Medical & Emergency Repatriation Expenses – Unlimited – includes medical expenses in country of nationality eligible for state healthcare
- Please note: Emergency Repatriation Expenses incurred without the agreement/approval of the Assistance Provider will not be covered
- Search & Rescue Expenses - £100,000 increasing to 1m Danish Krone for Greenland
- Personal Belongings - £5,000 (where the value of any one article, pair or set exceeds £3,000 the Insured shall be liable for 25% of such excess amount). Personal Jewellery limited to £1,000 any one item and a maximum of £3,000 any one claim
- Money - £3,000 per person, to provide for travel accommodation, meals and personal spending during the insured journey
- Financial card misuse - £5,000
- Cancellation and Curtailment - £10,000
- Personal Security Specialist Expenses - £25,000 per person
- Legal Expenses - £50,000
- Political Evacuation - £50,000
- Personal Liability - £5,000,000
- Personal Accident – Death/Permanent Disablement Benefit - £100,000 (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 reference number. Give details of any appropriate contact 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 further information please refer to the University Insurance Team on 01865 616078