



Name of Insured:	University of St Andrews
Cover:	University Travel (note: this is <i>not</i> health insurance)
Policy Number:	0015901761
Insured Persons:	Any undergraduate, postgraduate or non-graduating matriculated student of the Insured undertaking approved travel within the UK and worldwide
Period of Insurance:	1st Aug 2019 – 31st July 2020
Insurer Contact:	+44 (0)1273 401950 (<i>Emergency Number</i>)
University Insurance Contact:	insurance@st-andrews.ac.uk
Geographical Restrictions:	The Insurer requires to know in advance about proposed travel to any countries or regions where the United Kingdom Foreign and Commonwealth Office (FCO) advise against travel , or advise against all but essential travel, to the entire country or to parts of the country. The Insurer will not provide cover or be liable to pay any claim where that would expose the Insurer to any sanction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. These restrictions are mainly concerned with Iran, Iraq, Afghanistan, Cuba, Syria, Sudan, North Korea and the Crimea
Basis of Coverage:	As per below
Making a Claim:	Claims will be processed by Kenneth Stewart on behalf of the University and MUST NOT be sent directly to the Insurer. Please contact Kenneth Stewart for a claim form, then complete and return to him.



Benefits	<i>(not exhaustive; sub-limits and restrictions may apply)</i>
<u>Travel:</u>	
Medical & Emergency Repatriation Expenses	Unlimited
Personal Belongings	Loss £10,000; Delay £2,000; Keys £1,000
Money	£10,000
Cancellation, Curtailment, Alteration & Rearrangement	£250,000
Personal Liability	£5,000,000
Rental Vehicle Excess (aggregate limit)	£25,000
Replacement of certain specified documents	£2,000
Travel delay – max payable per person	£200
Political & Natural Disaster Evacuation (aggregate limit)	£250,000
Legal Expenses	£50,000



RELEVANT EXCLUSIONS AND LIMITATIONS

The policy contains a full list of exclusions and limitations but the following are those which may be most relevant to students. Full details are available upon request at insurance@st-andrews.ac.uk

- Incidental holiday travel, limited to 14 days maximum, is included where it is an identifiably lesser but intrinsic part of otherwise bona fide University travel.
- Cover does not include dental injury or facial scarring / disfigurement.
- Cover excludes any trip taken against medical advice or where the purpose of the trip is to seek medical treatment or advice.
- Where you have been suffering from a serious illness or medical condition, you should obtain GP's clearance to travel. Please also note that different airlines apply varying standards with regard to pregnant travellers and you should check your airline's requirements and where necessary obtain a GP's permission slip for flights.
- The policy excess is £100, except for losses over £2,000 related to personal belongings or money where the Insured person is responsible for 25% of the loss over that threshold.
- Medical Expenses aren't covered in the UK (or within the Insured person's normal place of domicile for overseas staff).
- There is a maximum duration of 12 months for any trip, although if you need us to extend that slightly, please contact us before the 12-month period expires, starting from original date of travel.
- If you are seconded overseas with a host organisation and contractually require Healthcare insurance (e.g. USA) please note that this will need to be arranged separately.