



Travel insurance What you need to know

This document contains information about the Open University travel insurance scheme. This cover provides for external journeys (outside insured person's country of residence/domicile) and those UK trips which include either an overnight stay and/or an internal flight. The insurance covers all staff and research students, associate lecturers, residential schools staff, external supervisors of postgraduate modules, invigilators, consultants, visiting fellows, emeritus supervisors and members of the University's validation panels travelling abroad on University business.

You must register your travel details on the Business Travel Insurance Arrangements website (<http://intranet.open.ac.uk/travel-insurance/>) to obtain your travel insurance documentation. If you do not have access to this site contact the residential schools team with your details. We will then register them for you and send you the relevant documentation. You will be expected to give assistance as required by the Open University in the investigation of any loss, damage, theft, or in conduct or defence of any claim against or by any third party in connection with your work at the school.

Insurance cover

A summary of the insurance cover is included below:

		Sums Insured	Excess
Medical and emergency repatriation expenses		Unlimited	Nil
Cancellation, alteration, curtailment, rearrangement and delay		£10,000	Nil
Personal baggage		£10,000	£250
Personal money		£5,000	Nil or 25% of excess if lost money exceeds £2,000
Financial card misuse		£5,000	Nil
Travel delay	Up to	£2,000	Nil

Please note that before travelling you should always check and abide by the Foreign and Commonwealth Office country advice concerning your destination. This can be found at www.fco.gov.uk. Exclusion to cover may apply in respect of travel to any country to which the FCO have advised against such travel, including Afghanistan, Chechnya, Iraq, and Yemen. All such trips should be risk assessed by the relevant OU department.

If you have urgent business in a country to which the Foreign & Commonwealth Office or our Insurers advise against any form of travel, please contact the insurance section on the above number to explore the possibilities of arranging special cover.

The insurance has been arranged with ACE Insurance under policy number **OU53UK428513**. For medical advice/medical emergency, please call 0044 20 7173 7872 (from outside UK) or 0207 173 7872 (within UK).

Main exclusions to cover

You should not travel against medical advice, so if you have any doubts about your health, please seek guidance from your own medical practitioner. If you have any pre-existing conditions and your medical practitioner has not advised against travel, you should ensure you take all medication with you as the travel policy will not cover the cost of purchase. Dental or optical treatment except emergency treatment is also excluded. Persons over 75 if abroad for more than 30 days are also excluded from cover.

Excluded activities

The insurers would also not expect members of staff to spend that time in their hotel room: however, during any free time the insurers would expect staff to apply a common-sense approach and say we have a duty to take reasonable care in participating in free time activities. To this extent staff will be covered for all of what is a business trip including incidental days. Staff are not covered if extra days are added to a business trip for holiday purposes. If specific holiday time is added, or any hazardous activities are planned, the standard Open University business travel insurance would not apply and you would need to make your own insurance arrangements. The Open University travel insurance does not cover hazardous activities such as climbing or diving.

Claims procedure

If you have any medical needs, please make contact with ACE Insurance as soon as possible. If you have your bag, possessions, money, credit cards, etc. stolen abroad you need to report the theft to the local police and get a crime incident number. If property is lost or damaged while in the custody of an airline, the loss should be reported to them and a property irregularity report form obtained as this needs to be included with the personal effects claim form. You must also advise your bank or credit card companies immediately, in accordance with the card companies' regulations, if your cards are lost or stolen. It is usual practice for such companies to make good any fraudulent use provided loss has been reported.

On your return, please complete the relevant ACE Insurance claim form and return to the insurance office, finance division. Forms can be found at <http://intranet.open.ac.uk/finance>. If you are hospitalised, part of the Hospitalisation Claim form will need to be completed by a member of staff at that hospital. Please seek advice from ACE Insurance or ask the hospital to contact ACE Insurance on your behalf should hospitalisation be necessary.

Further advice

Please contact residential schools team:

- by phone +44(0)1908 653 235
- by email residential-schools-staff-team@open.ac.uk