



Group Personal Accident & Travel Policy

Insurance Company – Zurich Insurance Plc

Policy Number - 7509094

For Emergency Contact Numbers see the attached Travel Assistance Card at the back of this document. Please check the Insurance website: <https://insurance.leeds.ac.uk/travel-insurance/> for details of who is eligible for cover, policy limitations and conditions and the requirements for certain high risk areas or countries.

The travel policy provides the following cover:-

EMERGENCY MEDICAL EXPENSES – Unlimited

- Excess- Nil
- Includes emergency travel and unlimited repatriation costs - Note: Repatriation must be arranged by the Emergency Assistance Company
- Emergency medical evacuation
- Includes necessary travel and accommodation costs to transport a relative or friend to be with to remain with or escort an injured person home-Note: All travel and accommodation must be arranged by the Emergency Assistance Company
- Access to Emergency Medical Assistance 24 hours a day, 365 days a year, see Travel Assistance Card
- Emergency Dental Treatment for the relief of pain
- Foreign Hospital Confinement: £50 per 24 hour period (max 104 weeks)
- Repatriation of Human Remains - unlimited
- Funeral Expenses increased to £25,000 for individuals travelling to the USA to comply with J1 Visa requirements

Exceptions and Limitations:

- *Medical expenses which are foreseeable e.g. repeat prescriptions, ongoing medication and treatment, routine examinations*
- *Medical expenses arising from an illness from which the person is aware and is travelling against medical advice. Suicide, attempted suicide or intentional self-injury.*

PERSONAL BELONGINGS - Up to £10,000

- Excess - £100
- Personal Property Single Article Limit - £5,000
- Laptops and Tablets Cover Limit - £5,000 -
- Temporary loss of Personal Belongings on outward journey - essential replacements up to a limit of £2,000
- Loss of keys to home or place of work – Limit £1,000
- Loss of keys to vehicle – Limit £500
- Loss or damage to a passport or visa during journey Limit - £2,000
- Loss or damage to a passport or visa pre-journey Limit - £500

Exceptions and Limitations:-

Cover for electronic items including mobile phones, cameras, ipads etc. are excluded

Losses not reported within the duration of the insured journey to the Police or appropriate authority, hotel or tour operator and a written report obtained

Losses caused by mechanical and/or electrical breakdown, gradual deterioration, repairing or alteration Theft from unattended vehicles

Loss or damage following confiscation or detention by customs or government officials

PERSONAL ACCIDENT – Death/Loss of Sight, Limbs, Speech, Hearing/Permanent Total Disablement – Various Levels Apply

MONEY - Up to £5,000

- Excess - £100
- Maximum cash limit is £3,000 unless the Insured bears the first 20% of any amount in excess of £3,000
- Fraudulent use of credit cards up to the above limit

Exceptions and Limitations :-

Loss which is not reported to the local Police or appropriate authorities within 72 hours of its discovery and a written report obtained.

Loss or theft of a credit/debit card unless the Insured Person has complied with all the terms and conditions under which the card was issued.

CANCELLATION CURTAILMENT OR CHANGE OF ITINERARY - £10,000

- Reimbursement of all non-recoverable deposits, advance payments and charges paid for travel and accommodation if the trip has to be cancelled due to an event outside the control of the insured person
- Cost of additional travel and accommodation expenses due to a change of itinerary which is beyond the control of the insured person
- Evacuation cover from any cause outside of your control
- Additional accommodation and transport expenses incurred due to late arrival at any departure point due to public transport being delayed or the car the insured person is travelling in breaking down or being involved in an accident

Exceptions and Limitations:

*Claims where the insured person is travelling against medical advice/suicide or use of non-prescribed drugs
Disinclination to travel*

Financial failure of any provider of transport or accommodation

Claims where the injured person does not have the correct documentation to travel

TRAVEL DELAY - £75 after the first 4 hours and £75 for each complete 4 hours thereafter up to a limit of £750

PERSONAL LIABILITY – Up to £10 Million

Legal costs incurred as a result of causing damage to third party property or loss or injury to a third party. Policy conditions apply.

LEGAL EXPENSES Up to £100,000

Legal costs against a third party for damages or compensation in respect of bodily injury, death or illness sustained while on a journey during the operative time. Policy conditions apply.

**For information and advice on cover, please email the University Insurance Office at:
insurance@leeds.ac.uk**

This is a summary of the main features of the Zurich Insurance Policy. Further details of cover, terms and conditions, including the full policy wording can be requested from the Insurance Officer.

Assistance Services

The Travel Oracle App is available to all travelers under the University travel policy.

Register for the App via www.zurich.co.uk/zurichtravelassistance .

Click on "click here" under the medical and security Assistance section to register, type in the preferred user-name, e-mail and password, travelers first and last name and the dedicated policy number for Healix (ZUR1531523 (case sensitive)). This policy number will only be used for the Oracle app.

Submitting a claim

Claims can be submitted either by using the Zurich claims portal or calling the assistance line.

Claims Helplines (24hrs/ 365 Days)

Healix +44 (0)1489 868 888

Zurich (Non Medical)

Phone: +44 (0)800 0260 184 (option 3)

Email: a&hclaims@uk.zurich.com

Zurich Claims Portal -

Website - <https://travelandpa.zurich.co.uk>

Policy Number - 7509094

Claim Form guidance::

- *Company - Input 'University of Leeds'*
- *Subsidiary – Input 'N/A'*
- *Affected Person – This is the name of the claimant*
- *Job Title – Input 'Student' or Job Role within the University*
- *Location of subsidiary/ employer – Input 'UK'*
- *Travel Information – Is this claim a business trip? Leave as No*
- *Travel Information, Date of Departure/ Return – Input original trip dates*
- *Claim Approval name: Students input insurance@leeds.ac.uk. Staff - input your line manager*



Welcome to Zurich Travel Assistance

Help when you need it most



Welcome To Zurich Travel Assistance

On your next trip, you now have the all-round protection of Zurich's cover and global expertise.

Your policy doesn't just give you comprehensive insurance, it also ensures you have access to immediate assistance 24 hours a day. This means help is only ever a phone call away. With Zurich, you can feel completely confident, wherever your journey takes you.

Please note that the following services are provided by third parties who are contracted to Zurich.

Medical Assistance

For useful pre-travel advice, visit www.zurich.co.uk/zurichtravelassistance.

While you're away, you have a 24 hour helpline for:

- **Emergency Medical Help** – includes arranging medical care and repatriation if you need it
- **Emergency Cash Advance** – to replace cash lost or stolen during your journey
- **Emergency Message Communication** – we can pass messages to family and business colleagues in an emergency
- **Legal Referral** – gives you access to an Embassy or Consulate if you need legal assistance
- **Travel Support** – including assistance with lost or stolen documents, baggage or tickets

Security Assistance

Zurich Travel Assistance helps you to stay safe while travelling and provides emergency assistance 24 hours a day.

Before you travel please visit the Travel Oracle APP, available to download from the APP store or Google Play. The APP provides the following information:

- **Country Alerts** – Global Incident monitoring and notification service
- **Country Profiles** – Comprehensive country specific travel information
- **Pre-Trip Advice** – Complete Travellers toolkit of safety information and advice, including Travel Angel, our APP based training modules
- **Profile & Documents** – A safe and secure personal document store
- **When downloading the APP**, please use ZUR1531523 (case sensitive) as the policy number.

Please also visit www.zurich.co.uk/zurichtravelassistance.

While you're away, you have a 24 hour helpline for:

- **Emergency Response** – if you run into serious difficulties or a life-threatening situation, a team of security specialists are available to assist you.

Please note the following services are provided by third parties not Zurich and may attract cost which must be borne by you, please see below for further information.

Airport Breakdown Assistance (Motor)

You have access to roadside assistance in the event of your own private vehicle in which you are travelling to or from the airport in the United Kingdom for a business journey, suffering from a breakdown or accident.

Zurich Assistance will arrange for a roadside breakdown service/mechanic to attend your location in order to repair or recover your vehicle and if necessary to arrange alternative means of transport for you to complete your journey.

This is an arrangement service only. All third party labour, parts and transport costs must be borne by you or your employer.

Home Emergency

If during your journey outside the United Kingdom you are made aware of a domestic emergency at your private residence in the United Kingdom, you can contact Zurich Travel Assistance to organise an emergency visit and repair.

This is an arrangement service only. All third party labour and material costs must be borne by you or your employer.

You will need to be able to provide access to the premises and have the means available to pay the tradesman for all costs upon completion of the work.

Within reason there are no limitations to the nature of services you can request provided always that they should be on an emergency repair basis only and typically for plumbing, electrical or property fabric repairs in order to make the premises sound and secure.

Check-In Service

A scheduled safety telephone call check in service is available to you if you are undertaking a journey to a country with a heightened security risk. Specific protocols can be put in place so that if you do not respond, your emergency contacts will immediately be notified.

The cost of the service is to be met by you or your employer. As a Zurich policyholder you will benefit from a 10% discount off the standard rates charged by our security supplier for this service. Please allow at least 5 working days' notice for Zurich Travel Assistance to arrange the necessary provisions and protocols to set up the calls.

Meet and Greet Service

By taking advantage of this airport transfer service you can be provided with safe and comfortable transportation in high risk locations and briefed on current circumstances in the country and precautions to take. All drivers are vetted and have an in depth local knowledge of the region to ensure the safety of their passengers remains paramount at all times.

A quotation for a specific trip can be obtained by calling Zurich Travel Assistance. You or your employer will be responsible for all charges for the transport and greet services arranged but as our policyholder you benefit from a 10% discount on standard fares normally charged by our security provider. Please allow at least 5 working days' notice for Zurich Travel Assistance to arrange this service.

Airport Lounge Access

As a Zurich Policyholder we have arranged for you to have a discount off the standard membership to access one of the world's largest airport lounge networks and enjoy the use of over 600 airport VIP lounges.

This is a membership offer and details can be found online at www.zurich.co.uk/zurichtravelassistance where various options on levels of membership are publicised along with the available discount you will enjoy. Options include access for accompanying guests. The cost of the membership is to be met by you or your employer.

Zurich Travel Assistance – all you need for peace of mind on your next trip





Zurich Travel Assistance



For assistance or in an emergency please call

+44 (0)1489 868 888

For further information, visit

www.zurich.co.uk/zurichtravelassistance

Your Emergency Assistance card

This card carries details of the Zurich Travel Assistance phone number and website, giving you access to a range of assistance services. Assistance lines are manned 24 hours by experienced multilingual assistance co-ordinators.

Please put this card somewhere safe.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham,
Hampshire PO15 7JZ

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.