

## University Travel Insurance: FAQs and issues for clarification

<http://www.admin.ox.ac.uk/finance/insurance/travel/howtoarrangeinsurance-staffstudentsresearchersandvolunteers/>

Q: If I go somewhere for the weekend for personal reasons when on Fieldwork (FW) is that covered – to what extent is “down time” covered?

A: If you are travelling to a different country this will not be covered. If you are travelling within the country for a short period of private leisure time, this will be covered, though not if you are carrying out high risk pursuits such as extreme sports. Please contact the University Insurance Office if you are unsure. [Note. If you travel to an FCO flagged area for your research during your trip and this was not set out in your initial risk assessment you will not be covered unless the criteria below are fulfilled.]

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Q: Will insurance cover me for travelling to an FCO flagged area (ie where FCO advise against all or all but essential travel <https://www.gov.uk/foreign-travel-advice>)?

A: University insurance will only cover you for this if it is a justifiable part of your research, the Safety Office have advised on the suitability of your risk assessment, the University Insurance Office have been consulted and your travel has been approved by your Head of Department. **If the FCO advice changes when you are already in the country** and the FCO advise against all or all but essential travel, you should make contact with your supervisor as soon as possible. You need to review your assessment and situation and follow the procedures set out at the beginning of this paragraph. You will still be covered while this process takes place. If this situation deteriorates to the extent that you need to leave the country prematurely you must contact the insurance helpline **+44 (0)20 7173 7797** before booking any flights.

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Q: Will my insurance cover me if I travel to my fieldwork from my home country (if outside UK) or return to my home country at the end of my fieldwork (if outside UK).

A: No. The Policy covers you for travel to and from the UK only.

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Q: If dates change, or I make an unscheduled trip home will I be covered?

A: You need to inform your supervisor and travel administrator of any changes, so your risk assessment and insurance form can be updated. If a trip home is for personal reasons the travel will not be covered and you will need to obtain personal insurance. If you have to return for a business reason this would be covered. However a further application should be completed for the return trip; **each trip you make should have a separate insurance application.**

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Q: If I want to go on a sightseeing trip (eg a Gorilla trek) at the end (or start) of my FW, is that covered?

A: No. However, the flight home would be if you are making the same return journey. If you are flying on to somewhere else your return will not be covered. You need to make clear what dates your personal trip starts and finishes.

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Q: Do I have to take my EHIC card if I'm travelling in Europe?

A: Yes. If you need medical attention in Europe, which would have been free with your EHIC card, insurance may refuse to cover any costs you incur. **In any country, if you need to come home early or stay longer for health reasons contact the insurance helpline +44 (0)20 7173 7797 before booking any new flights.**

[To apply for an EHIC card click on: <https://www.ehic.org.uk/Internet/home.do>. Note any overseas student eligible for NHS care is also eligible for an EHIC card (though this cannot be obtained on line, you have to write in.)

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Q: If I've had my lap top stolen can I get a replacement there and then so I continue my research?

A: Yes you can get a replacement and refunded for it while you are away but need to produce receipts and you should report any crime to the police and provide a full police report in respect of the stolen item(s).

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Q: What if my bank cards are stolen will the emergency helpline cancel my bank cards if they are stolen and can they supply me with funds in an emergency?

A: Yes the 24hr helpline is for any kind of emergency. So the helpline should be able to help you cancel your cards. They can also arrange for emergency funds to be supplied to you, but you will need to have proof you will be able to repay this. This loan will have to be repaid by the Claimant upon return to the UK.

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Q: If I want to take my family member with me will they be covered on University insurance?

A: No, unless they are employees of the University and on University business (in which case they should make their own application).

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Q: If I lose/ have stolen my designer watch/ fountain pen will insurance replace it?

A: Receipts of purchase for all items valued at £500 and over if lost or stolen must be provided to the insurers. It is usually understood that valuable items such as engagement rings/watches etc., are insured under the Traveller's own home contents insurance policy. The advice is to not take anything with you of significant value (financial or sentimental) or that you are not prepared to lose.

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### **Further explanation of what is considered University business**

Ultimately it is up to the department to determine whether a traveller is travelling on University business and this should be considered when the department approve the travel. If the department do class it as such they are then taking responsibility for the traveller whilst they are away including providing any necessary supervision (remotely of course) and approving risk assessments etc (as per University procedures).

Factors to assist departments in deciding whether travel is University business include:

- Who is benefiting from the travel? Is the department/University receiving the benefit of the research etc? If not then this may not be classed as University business.
- Is the employee is being paid a direct fee for work by another organisation? This would not be classed as University business.

Please contact the Insurance section to discuss specific cases where this is unclear.