

Type of Insurance	Questions	Answer	Cover	Limitations	What do you need to do?
Travel Insurance	As I am coming to the University as an International Student will the University cover my travel and personal items?	No		The University travel insurance does not cover personal journeys (e.g. travelling to or from the home of the student)	Seek your own travel insurance
	While I am at the University I will be going on a field trip will the University insure my travel and possessions	Yes	Travel Insurance - as it will be an authorised journey made in connection with the business of the University i.e. Education		Your institute will provide a risk assessment and travel details to Finance for the Field trip.
	Does the University insure all my personal possessions while on a field trip	Yes within certain limits	Personal Effects and Money upto £10,000	You must advise the University ahead of travel if you are taking an item that is valued at more than £500. If it is deemed to be non-essential the University may request that you do not take the item with you	Consider taking out your own insurance cover for high value items
				If you already have your own insurance policy for an item (e.g. insurance cover as part of a mobile phone contract) any claim should be made under that policy instead of the University contract	Make sure that you understand what policies you already have in place and what they cover
	As I am going on the field trip I have decided to stay a few days extra as a holiday will the University cover my travel insurance	No		The University insurance does not cover holiday taken as part of the trip	Seek your own travel insurance
	During the period of the field trip am I able to do abseiling/skiing/diving etc	No		The University Travel Insurance does not cover extreme sports	Seek your own travel insurance for these activities
	Does not cover travel to Cuba and Iran. Insurers need to be notified ahead of travel and agree cover for trips to Afghanistan, Columbia, Iraq, Nigeria and Mexico . Please notify Finance if such a journey is planned, giving plenty of notice. Please note that the University may decide not to authorise such a trip				
Medical Insurance	Will I receive medical cover while I am in the UK?	Yes within limitations	Overseas students studying in the UK are entitled to NHS treatment from the time that they arrive in the UK PROVIDED THAT they are due to study for more than 6 months in the UK. (Please note that this is currently under review.) See http://www.ukcisa.org.uk/International-Students/Study-work-more/Health-and-healthcare/National-Health-Service-NHS-who-is-entitled/		Take out your own health insurance policy if you are due to study in the UK for less than 6 months
	Will I have medical insurance if I go on a field trip?	Yes	The University's Medical Insurances covers emergency medical treatment for unforeseen illnesses/injuries on overseas trips	Existing medical conditions should be notified to the insurers ahead of travel and they will confirm if they will provide medical cover for the trip. If you take regular medication, you must ensure that you have sufficient medication with you for the duration of your trip Does not cover medical treatment within your country of permanent residence (e.g. if you are a resident of France and you go on a field trip to France, you will not have medical cover whilst in France)	Consider whether you need to take out additional health insurance
Contents	While I am in Student Accommodation does the rent include any insurance for contents?	Yes	The University takes out insurance for contents on all University Accommodation through Endsleigh; you can review cover at www.endsleigh.co.uk/reviewcover	This cover will not protect your items taken outside of your room	You will need to extend your cover to protect your personal items outside of your room to include; Laptop insurance; Phone Insurance; Gadget Insurance; Bike Insurance; Musical Instruments
Motor	Should I need to hire a vehicle for University Business would this be insured through the University?	Yes	For cars owned or hired by the University when used on University business. NB vehicles should not be used for personal trips	Depends on the type of driving license that you hold and the vehicle being driven as to whether you will be covered. Copies of driving licenses will need to be seen before you can drive	Check before driving

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