

University of Worcester Insurance Summary

Public Liability

Cover: Legal liability for damages, costs and expenses for causing accidental bodily injuries to third parties and / or damage to their property (other than owned by or in the insured's custody and control).

Limit of Indemnity: £25 million any one occurrence and in the annual aggregate for Products Liability.

Motor

Cover: Comprehensive cover for 21 declared vehicles owned by, loaned, leased or hired to UoW.

Use: In connection with University of Worcester's Business.

Deductible: £250 Own Vehicle Repairs

Limitations Depends on the type of driving license that the student holds and the vehicle being driven as to whether the student will be covered. Copies of driving licenses will need to be seen before the student can drive

Personal Accident

Cover: Accidental Bodily Injury or Assault.

Insured Persons: Employees and Governors of the insured,

Benefits:

<i>Capital Sum</i>	3x Annual Salary (£100,000 for Governors).
<i>Temporary Total Disablement</i>	Nil
<i>Temporary Partial Disablement</i>	Nil

Limitations 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)

Overseas students studying in the UK will only receive free NHS treatment if they are due to study for more than 6 months in the UK. (Please note that this is currently under review.)

Travel

Cover: Authorised journeys made in connection with the Business of the University.

Insured Persons: Any employee, governor or student.

Main Benefits:

	Limit
Cancellation & Curtailment	£10,000 per person £100,000 per event
Medical Expenses (Outside UK)	Unlimited
Personal Effects & Money	£10,000 (£3,000 Single Article limit)
Business Equipment	£3,000

Limitations Does not cover holiday taken as part of the trip where the number of days of University business is less than the number of days holiday to be taken

Does not cover extreme sports (e.g. skiing, diving, etc.)

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

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

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