University of Glasgow Group Travel Policy

Insurer	**AIG Europe Limited**
Period of Insurance	**1st August 2025 - 31st July 2026**
Insured Persons	**Category A**. Directors & Employees of the Insured (including Employees based overseas for less than 12 months) and retired Employees, Holders of Research Fellowships & Postgraduate Students of the Insured. **Category B.** Any Spouse/Partner and Children accompanying Category A Insured Persons. **Category C.** Employees of the Insured who are seconded to an overseas location (see definition of secondment below). **Category D.** Any Spouse/Partner and Children accompanying a Director or Employee on secondment to an overseas location.
Geographical Limits	Worldwide (Outside United Kingdom or within United Kingdom if this involves air travel or an overnight stay)
Basis of Cover	Whilst on a journey (**travelling with the knowledge and consent of the Insured**) on the business of the University.
Journey Duration	Maximum 364 days any one trip
Excess (Cat. A & B)	Nil
Definition of Secondment	This shall mean the fulfilling of a contract by a person on behalf of the Policyholder that requires such person to work and reside in country other than the United Kingdom for a specific period**, intended to be for not less than twelve months.** **Additional charges may apply to trips in excess of 364 days. These must be notified to the Insurance Team prior to departure**
Excess for Secondees	The first GBP 100 of each & every claim

CATEGORY: **A**

INSURED PERSONS: **Directors & Employees of the Insured (including Employees based overseas for less than 12 months) and retired Employees, Holders of Research Fellowships & Postgraduate Students of the Insured.**

OPERATIVE TIME: **OT1 - Business Travel**

Section A: Personal Accident Cover

Item		Sum Insured	Max Individual Limit
1	Death	£100,000	
2	Loss of sight in one eye or loss of one limb	£100,000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£100,000	
3b	Loss of speech	£100,000	
3c(i)	Loss of hearing in both ears	£100,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£100,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
7	Accident Medical Expenses incurred in connection with a valid claim under items 1-6 of the Policy not exceeding 25% of the compensation paid under items 1-4b or 30% under items 5 & 6 whichever is greater but subject to a maximum of £25,000 per person.		

Section B: Travel

Item		Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal expenses	£50,000	
1.5	Personal Liability	£5,000,000	
2	Personal Property Business Equipment	£10,000 £3,000	
3	Personal Money	£5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£10,000	
5	Hijack	£25,000	
7	Political and Natural Disaster Evacuation	£50,000	

CATEGORY: B

INSURED PERSONS: Any Spouse/Partner and Children accompanying Category A Insured Persons.

OPERATIVE TIME: OT1 - Business Travel

Section A: **Personal Accident Cover**

Item		Sum Insured	Max Individual Limit
1	Death	£25,000	
2	Loss of sight in one eye or loss of one limb	£25,000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£25,000	
3b	Loss of speech	£25,000	
3c(i)	Loss of hearing in both ears	£25,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£25,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
7	Accident Medical Expenses incurred in connection with a valid claim under items 1-6 of the Policy not exceeding 25% of the compensation paid under items 1-4b or 30% under items 5 & 6 whichever is greater but subject to a maximum of £25,000 per person.		

Section B: **Travel**

Item		Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal expenses	£50,000	
1.5	Personal Liability	£5,000,000	
2	Personal Property Business Equipment	£10,000 £3,000	
3	Personal Money	£5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£10,000	
5	Hijack	£25,000	
7	Political and Natural Disaster Evacuation	£50,000	

CATEGORY: **C**

INSURED PERSONS: **Employees of the Insured who are seconded to an overseas location.**

OPERATIVE TIME: **Long Term Secondment (for a period not less than 12 months)**

Section A: Personal Accident Cover

Item		Sum Insured	Max Individual Limit
1	Death	£100,000	
2	Loss of sight in one eye or loss of one limb	£100,000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£100,000	
3b	Loss of speech	£100,000	
3c(i)	Loss of hearing in both ears	£100,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£100,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
7	Accident Medical Expenses incurred in connection with a valid claim under items 1-6 of the Policy not exceeding 25% of the compensation paid under items 1-4b or 30% under items 5 & 6 whichever is greater but subject to a maximum of £25,000 per person.		

Section B: Travel

Item		Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal expenses	£50,000	
1.5	Personal Liability	£5,000,000	
2	Personal Property Business Equipment	£10,000 £3,000	
3	Personal Money	£5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£10,000	
5	Hijack	£25,000	
6	Political and Natural Disaster Evacuation	£50,000	

N.B. There are some exclusions applicable to the cover provided for long term secondees – please check with the Insurance Team for details.

CATEGORY:	**D**
INSURED PERSONS:	**Any Spouse/Partner and Children accompanying a Director or Employee on secondment to an overseas location.**
OPERATIVE TIME:	**Long Term Secondment (for a period not less than 12 months)**

Section A: Personal Accident Cover

Item		Sum Insured	Max Individual Limit
1	Death	£25,000	
2	Loss of sight in one eye or loss of one limb	£25,000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£25,000	
3b	Loss of speech	£25,000	
3c(i)	Loss of hearing in both ears	£25,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£25,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
7	Accident Medical Expenses incurred in connection with a valid claim under items 1-6 of the Policy not exceeding 25% of the compensation paid under items 1-4b or 30% under items 5 & 6 whichever is greater but subject to a maximum of £25,000 per person.		

Section B: Travel

Item		Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal expenses	£50,000	
1.5	Personal Liability	£5,000,000	
2	Personal Property Business Equipment	£10,000 £3,000	
3	Personal Money	£5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£10,000	
5	Hijack	£25,000	
7	Political and Natural Disaster Evacuation	£50,000	