

University of Glasgow Group Travel Policy

Insurer	AIG Europe Limited
Period of Insurance	1st August 2025 - 31st July 2026

Insured Persons	Category E. All Undergraduate Students travelling on University based programmes.
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Operative Time	OT1 – Business Travel
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Geographical Limits	Worldwide (Outside United Kingdom or within United Kingdom if this involves air travel or an overnight stay)
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Basis of Cover	Whilst on a journey (travelling with the knowledge and consent of the Insured) on the business of the University.
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Journey Duration	Maximum 364 days any one trip
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Excess	Nil
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Section A:	Personal Accident Cover
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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
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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	