

**NOTE FOR STAFF PORTAL**

**PERSONAL ACCIDENT & TRAVEL COVER 2023/24 : ARRANGEMENTS AT A GLANCE**

With effect from 1 August 2023, the University‘s travel cover provider is U.M.Association Ltd (UMAL).

**Scope of Cover:**

Under the terms of this provision, the University has a comprehensive business personal accident and travel policy for its staff and students (covering students on work experience or exchange students from Greenwich studying at another university).

Under the terms of this cover, staff and students are eligible for travel cover while on any trip on University business which involves:

• an overnight stay, or

• air travel when the trip is within the UK, or

• is of any duration elsewhere, normally up to a maximum of 12 months.

Where travel is to a sanctioned country (currently Afghanistan, Belarus, Cuba, Iran, Myanmar, North Korea, Russia, Sudan, Syria, Ukraine, Venezuela and Yemen)), and/or if the Foreign, Commonwealth & Development Office (FCDO) has recommended that travellers should not journey to a destination, you must contact insurance@gre.ac.uk to discuss arrangements, as otherwise there is a significant risk that the travel cover will not be valid.

The policy covers pre-existing medical conditions for the covered travellers only. However, the policy will NOT provide cover where the traveller is travelling contrary to medical advice.

Staff and students who travel/return to their country of domicile are covered under the policy, with the exclusion of medical expenses only, for the duration of their stay.

See separate document entitled “UMAL Travel Cover” for detailed terms of cover.

**How to Arrange Cover:**

The travel insurance database, accessed via the staff portal, should be completed for all journeys eligible for travel cover. Only staff have access to the database and student journeys should be entered on their behalf by a member of staff.

The database page provides further information about policy benefits, terms of cover and a link to the FCDO website.

A travel cover note is available to download from the database page. Some countries require non-EU citizens to provide evidence that they are covered for travel. A personalised cover note can be provided by contacting the insurance team at insurance@gre.ac.uk.

**How to Make a Claim:**

See separate document entitled “UMAL Travel Cover – In Case of a Claim”.

**How to seek emergency advice and assistance when travelling:**

Emergency advice and assistance is provided to staff and students through the International Medical Group (IMG).

Contact details are:

Tel: +44 (0) 2920 662425 / +44 (0) 203 859 1492

Email: UMAL@global-response.co.uk

Ref: UMAL/019

Please note that the **prior approval of IMG** is required in the following situations:

* any admission as an inpatient at any hospital, clinic or nursing home
* any medical expenses or repatriation expenses exceeding £300

For more details refer to separate document entitled “UMAL Personal Accident and Travel Cover Summary”.