**INSURANCE COVER RESTRICTIONS 2020-21**

**Coronavirus update**

Following the coronavirus outbreak, University travel insurance is now available in accordance with revised University policy on travel which includes the completion of a mandatory Covid-19 risk assessment. Please refer to the Insurance [Travel pages](https://finance.web.ox.ac.uk/travel-insurance) and [Safety Office](https://safety.web.ox.ac.uk/coronavirus#collapse1916536) pages for further information.

* **With immediate effect, the Cancellation, Curtailment, Change of Itinerary, Rearrangement and Replacement element of the policy will not operate in relation to Covid-19 losses. Therefore, any cancellation costs, or additional travel/subsistence/accommodation expenses etc. incurred as a result of Coronavirus will not be covered.**
* There is no reduction in cover regarding emergency medical expenses – i.e. if a traveller contracts Covid-19 then subsequent medical costs will be covered.
* Repatriation due to medical related incidents will continue to be covered under the medical expenses part of the policy.
* Cover will only be provided if University procedure is followed, including the completion of the Covid-19 risk assessment

[**COVER INFORMATION**](https://finance.admin.ox.ac.uk/policy-benefits-and-exclusions#tab-1243886)

[**EXCLUSIONS**](https://finance.admin.ox.ac.uk/policy-benefits-and-exclusions#tab-1243896)

**COVER INFORMATION**

* Worldwide cover
* Unlimited travel period
* Cover for pre-existing medical conditions is included provided the guidance on [arranging insurance](https://finance.admin.ox.ac.uk/how-to-arrange-insurance) is followed.
* Carrying large amounts of cash outside the UK is discouraged, however, where there is no alternative, cover for personal cash can be included.
* This is subject to appropriate and adequate risk assessments having been completed and cash being specified on the insurance application form where £500 or more is being taken.
* Cover is only provided for personal time when it is incidental to the University business trip and the traveller is returning from the same airport.
* Personal items whilst travelling in your home country are only covered where travel is outside of your home overnight and where they are not covered under your home insurance cover.
* The University does not prohibit the use of Airbnb; the risks related to the accommodation should be assessed in the usual way.
* Please note, travel insurance claims will be paid in accordance with the University Expenses Principles and therefore the University’s Expenses Policy should be followed when arranging travel: <https://finance.admin.ox.ac.uk/expenses>

**EXCLUSIONS**

* The standard policy excess of £50 per person (increased to £100 when travelling for more than 364 days).
* Recreational travel which falls outside of incidental personal time.
* Costs incurred due to an airline or carrier entering into administration or liquidation.
* Cover for family members.
* Travelling against the advice of a qualified medical practitioner or occupational health.
* Departmental contents i.e. departmentally owned equipment/laptops.
* When travelling to your home country, emergency repatriation, cancellation cover and medical expenses (where you are eligible for state health care).
* Any loss incurred as a result of travel documents/visas not being issued in time.
* Routine medical examinations, including vaccinations and the issue of medical certificates.
* Any expenses or losses which are recoverable from any private medical insurance policy.

28/07/2020