

University of Sussex Business Travel and Personal Accident Insurance

Business Travel Insurance

Who does it cover?

Please note that with effect from 1 August 2017, the University's Travel Insurance policy is arranged with Aviva Insurance. The policy covers;

1. All **staff and research post graduates** travelling abroad on University business, or within the UK where the trip involves an overnight stay.
2. **Emeritus Professors** where they are employed as Associate Tutors or Research Collaborators and/or using devolved University funds or School funds for travel, with the authorisation of the Head of School. There is no cover for staff who are over the age of 80 years.
3. **All undergraduates or taught post graduates on a field trip** organised by the University and accompanied by University staff and which is a compulsory part of the students' degree course.

To access the insurance for categories 1. and 2. please download the:

University Business Travel Insurance Form

For Field Trip insurance under category 3. the lead member of staff should download the;

University Field Trip Travel Insurance Form

Please complete and send the forms to:

The Insurance Manager, Room 203, Sussex House.
insurance@sussex.ac.uk

Forms should be completed and sent when travel is first booked and paid for, so as to ensure that cancellation cover is in place. Ideally forms should be sent no later than 10 days prior to your date of travel.

Travel Insurance Cover and Policy Limits:

- **Medical Expenses*** **Unlimited**
- **Personal Property** **£10,000 (£3,000 single item)**
(Includes business equipment £3,000)
- **Money £5,000 (£3,000 cash limit)**
- **Cancellation and curtailment £10,000**
- **Personal Liability £5m**

(excludes liability arising from vehicles)

If you intend to hire a vehicle you must buy the liability insurance offered by the rental company

- **Legal expenses £50,000**
- **Rental Vehicle Excess £25,000**
(covers the amount of excess applying to loss or damage of a rental car)

***Please note that there is no cover for medical expenses incurred where you have travelled to your country of permanent residence, or where you have access to a national scheme or access to any other insurance policy.**

The insurance policy covers trips of up to 12 months duration and within this has a maximum period of 14 days for incidental holiday travel.

If your trip is in excess of 12 months we must notify our insurers and there may be a requirement to supply further information and an additional premium may be applied.

Please see below the Business Travel Insurance Policy:



Aviva Business Travel
Insurance policy 2017

Business Travel Insurance Claim Procedures

Please contact the Insurance Manager on 01273 873934 or Extension 3934
E mail insurance@sussex.ac.uk

Business Personal Accident Insurance – Employees

The university operates a Personal Accident Policy providing fixed disability benefits to all employees following an accident whilst carrying out their occupational duties, including whilst on a business trip.

A sum is payable on death, loss of eye/s or limb/s, loss of speech, loss of hearing or permanent total disablement.

Sums insured are variable.

Should you need to make a claim please contact the Insurance Department.

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E mail: insurance@sussex.ac.uk