



TO WHOM IT MAY CONCERN

1<sup>st</sup> August 2025

Dear Sir/Madam,

**UNIVERSITY OF SUSSEX**

We confirm that the above Institution is a Member of U.M. Association Limited, and that the following worldwide cover is currently in place for any Person Covered whilst on any authorised trip undertaken in connection with the Business of the Member or under the auspices of the Member during the Period of Indemnity:

**GROUP PERSONAL ACCIDENT AND TRAVEL**

Certificate of Entry No.: UM046/13  
Persons Covered: Any employee, governor or student of the Member  
Period of Indemnity: Journeys between 1<sup>st</sup> August 2025 – 31<sup>st</sup> July 2026  
Cover provided by: U.M. Association Limited

The UMAL cover includes the following:

**Medical Benefits:** Up to GBP10,000,000 per claim

**Repatriation of Remains:** Up to GBP50,000

**Medical Evacuation:** Included within Medical Expenses cover with no inner limit (subject to approval by IMG)

**Deductible:** No more than GBP200 per claim

**No waiting period** for pre-existing conditions

**No co-insurance**

**Exclusions:** The cover does not unreasonably exclude coverage for perils inherent to the student's program of study.

**Underwriters Rating:** The cover is provided by UMAL with excess of loss insurance for UMAL with Canopius Managing Agents Limited Syndicate 4444, who benefit from Lloyd's own ratings -

<https://www.lloyds.com/about-lloyds/investor-relations/ratings>

If you have any queries in respect of the above details, please do not hesitate to contact us.

Yours faithfully

Leon Martin  
For U.M. Association Limited

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