

As the impact and fall-out from the Coronavirus/COVID-19 continues to be felt across the World we recognise that our University clients will be receiving numerous requests for details, confirmation and clarification of Insurance cover. As such we have produced the following '**Guide for University Insurance Managers and Departments**' which we hope you may be able to use in your own internal administration and communication to colleagues, students and stakeholders. Whilst this contains details specific for LUPC Members you will need to bespoke this and adapt it for your own purposes. This is not intended to address specific policy coverage issues which may well vary from institution to institution.

Guidance Begins

As you can imagine, the Insurance Department has been receiving an overwhelming number of enquiries regards travel risk management advice and travel claims advice with regards the Corona Virus (COVID-19) Please note the information below – if you have any queries not listed below please email using **[INSURANCE DEPT E-MAIL ADDRESS](#)**

Travelling

- If any member of your department is planning to travel abroad, or have already booked travel and are uncertain as to whether it is safe to travel, our insurers, RSA, continue to be guided by the FCO guidance <https://www.gov.uk/guidance/travel-advice-novel-coronavirus> Please note that RSA, as the University's Personal Accident and Travel insurers, will review each claim under its own merits and confirm if they are happy to accept your claim and use the latest FCO guidance for the travel destination - if the destination has been designated safe to travel and you choose not to go, it is likely your claim will not be accepted as this will be considered 'disinclination to travel'.
- If the FCO still advise it is safe to go and the host cancels the trip beyond the control of the traveller/ University, the insurers should provide cover in this situation.
- If the University has paid for someone to travel to the UK and they decide not to travel, or the institution they belong to has cancelled all travel, this is not covered as per the 'disinclination to travel' basis above.
- Should you need to make contact in an emergency situation the contact details are unchanged as per below:

For medical emergencies that require urgent assistance call local emergency services. Please make sure you are aware of the number prior to travel. As soon as possible thereafter call the Medical & Security Assistance telephone helpline on: +44 (0) 208 608 4100

For any other medical services not requiring emergency services, to discuss your situation and identify an appropriate medical centre to obtain treatment from please also call the Medical & Security Assistance telephone the helpline on: +44 (0) 208 608 4100

For Emergency Security Assistance also call +44 (0) 208 608 4100 explaining this is a security enquiry. This number is operated by Healix International but they will transfer any Security Assistance calls to Drum Cussac.

If you require additional information relating to Medical or Security Assistance which is not available within the Healix App or via Risk Monitor please also telephone the helpline: +44 (0) 208 608 4100.

In all instances remember to quote your policy number: RTT306251

Claims

- All travel insurance claims should be notified directly to RSA, providing you have arranged travel insurance through them in advance of your trip - the University's Insurance Section do not deal with the travel claims and ask that the traveller liaise directly with RSA using the claims hotline on **0330 102 4093** / glasgow.accidentandhealthclaims@uk.rsagroup.com where claims are reviewed and considered.
- RSA will review each claim under its own merits and confirm, once they have reviewed the claim, if they are happy to accept it. RSA will not confirm cover until they have reviewed it - therefore the traveller, needs to submit a claim using the above link and RSA will then review the case.

Risk Management

The Insurance Section is guided by the University guidance in terms of risk management and can only reiterate that COVID-19 is spreading to other destinations and that the FCO website is being updated on a daily basis. We recommend departments follow the University's guidance closely as this is changing on a daily basis.

- Please note the travel insurance policy, does not provide cover for self-isolation. In risk managing any travel, it might be useful to factor in that whilst the country being visited might be clear at the time of travel, the situation could escalate quickly and that it may be a requirement that anyone travelling from that country might have to self-isolate – Public Health England have up to date information on the health risks and self-isolation <https://www.gov.uk/government/organisations/public-health-england>
- We are sorry to advise that any claim relating to Business Interruption and subsequent financial loss as a result of this outbreak would not be covered. Whilst the Government have now made COVID-19 a notifiable disease, the University insurance policy would only respond if this was coupled with being on the list of diseases in the policy wording. The cover for notifiable diseases is specifically limited to the list outlined in the policy and the position of the University insurers is that as it is not listed it is, therefore, not covered.

The Insurance Section of our website is also a good source of information and we would encourage people to look there first.