The following update on the Coronavirus outbreak has been provided to the LUPC Insurance Group (IG) by current brokers Gallagher with additional information and advice from the Group’s PA Travel insurer, RSA.

We have confirmed that this can be shared with our wider membership to assist and support where necessary while being clear that alternative insurers may carry a slightly altered view and perspective and may not exactly align with the RSA position. Non-IG members should consult and take the advice from their own insurers.

“As you will no doubt be aware from the news headlines, in response to the Coronavirus the current FCO advice is advising against all travel to the Wuhan area and against all, but essential travel, to Mainland China. In view of this RSA have confirmed that they will pay reasonable costs for anyone who is currently on an Insured Journey and wants to return to their country of residence.

In respect of cancellation cover, as long as insurers have verified that they are on an Insured Journey, they will provide cover for cancellation of planned trips to Mainland China.

In respect of trips that are due to depart/travel two weeks in advance our recommendation is to contact the Airline/Tour Operator in the first instance to see what options are made available for possible rearrangement.

In respect of flights that have been or are cancelled in the future by an airline, these should be pursued with the carrier in the first instance for reimbursement/alternative arrangements and assisting with mitigating claims costs against the insurance policies you have in place.

Both ourselves and your insurer appreciate and acknowledges that this is a rapidly changing situation and they have committed, where necessary, to review each claim on its individual merits but we trust the above provides further clarity and assurance to you, your colleagues and students.

For the latest on combatting the virus please see a link below to an on-line interview from Dr. Adrian Hyzler, Healix’s International Chief Medical Officer, on what can be done to protect and help employees with the Coronavirus:

<https://finance.yahoo.com/video/companies-protect-help-employees-coronavirus-173721777.html?guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2xlLmNvbS8&guce_referrer_sig=AQAAAIHWjZSirhRSYqUZOAp_WIMy-wiym4xEKB3OI-75Eb5WRR4DCuA1iOC9zYLPDSdCVl8j1vmStXThRaonzBLJ7O9-SMm3Cc5oQTGkFt_3gQ2hEwpl1I7wy8i6_tSGbaNIjHc0oz6JSVvNEvAqrzW2PBnRcd5a0fpk3aZdhhL43uJ8&guccounter=1>”

For members wishing to enquire about joining the LUPC Insurance Group and benefitting from this type of support and advice, please contact Mike Kilner m.kilner@lupc.ac.uk