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LUPC Insurance Group

**Travel Insurance Guide**

This Guide has been produced to assist you in your Travel Risk Management and outline a process of pre-travel functions to ensure that trips are undertaken safely and with full knowledge and understanding of the risks entailed.

The Guide outlines the various Apps that are now available to download and support functions that are provided via the LUPC Travel Insurance arrangements. These are provided by RSA with specialist support from Healix and Drum Cussac.

It also highlights external agencies that are available such as the FCO.



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| **Pre-Travel Advices** | |
| |  | | --- | | **FCO Advice**  Check out the Foreign & Commonwealth Office website for the latest foreign travel advice:  [**www.gov.uk/organisations/foreign-commonwealth-office**](http://www.gov.uk/organisations/foreign-commonwealth-office) | | **Sanctions**  Be aware that some countries and named individuals are subject to Government/EU/UN sanctions:[**www.gov.uk/government/publications/financial-sanctions-consolidated-list-of-targets/consolidated-list-of-targets**](http://www.gov.uk/government/publications/financial-sanctions-consolidated-list-of-targets/consolidated-list-of-targets)  **All trips to sanctioned countries or involving sanctioned individuals MUST be approved prior to travel.** | | **Vaccination recommendations**  At least six to eight weeks before you go, check what vaccinations and other health precautions you may need to take for your trip. Visit [**www.nhs.uk/Livewell/travelhealth**](http://www.nhs.uk/Livewell/travelhealth)for more information. | | **Medical services – pre travel checks**  Check local medical services availability. This should be done for all high risk areas of travel prior to travel. Email:[**Research@Healix.com**](mailto:Research@Healix.com)for free local service reports. | | **Local Sim Cards**  We would encourage all travellers to purchase local SIM cards outside of the EU phone tariff zone. | | **Pre Travel Advice**  You should consult the pre travel advice from the downloaded Healix Travel App and for any high risk areas of travel you should take note of any Country Alert and view the country profile. See page 4 to access Travel Angel & Pre Travel E-Learning e.g. for advice regarding Malaria. | | |
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| **Download Your Travel App** |
| 1. **Download the RSA Travel Assistance App (Previously the Healix Travel Oracle App)** [**http://www.healix-international.com/TravelOracleApp**](http://www.healix-international.com/TravelOracleApp)   Use the Policy Number when registering (RTT306251)  Those who have downloaded the Healix Oracle App will need to uninstall the Travel Oracle app and instead download the RSA Travel Assistance App. Once the RSA App is installed you can log in using the same details as set up for Travel Oracle. To download the App please access the following App stores below.  [cid:image001.png@01D33E8A.C1CE5450](https://itunes.apple.com/us/app/rsa-travel-assistance/id1274488743?mt=8)[cid:image002.png@01D33E8A.C1CE5450](https://play.google.com/store/apps/details?id=air.com.maxwelllucas.RSATravelAssistance&hl=en) |
| 1. **Access and Set Up ‘Country Alerts’ from Drum Cussac** [**https://www.drum-cussac.info/**](https://www.drum-cussac.info/)  * Click on your account * Select countries you want alerts for * Select minimum severity level * Click for live alerts - These alerts are received by email and can play an important part of any pre-travel Risk Assessment completed by your organisation. |

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| RSA Travel Assistance App | | Emergency Assistance |
|  |  | **Important**  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.  **In all instances remember**  **to quote your policy number: RTT306251**  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. |
| Specific Country Alerts |
| Country Specific Information |
| Includes Travel Angel & Pre-Travel E-Learning |
| Personal Information & Documents |
| Call Emergency Assistance Direct or raise a ‘May Day’ alert |

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| **Gallagher TravelCert App** | |
| C:\Users\ahedger\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\G65BDAQX\IMG_2855.PNG | Originally launched by Gallagher in 2015 TravelCert has been revised in 2017 to accommodate changes in insurers and provide more meaningful ad accessible Management Information to users.  The principal aims and benefits are:   * Recording trips by student, staff and other approved individuals. * Provision of insurance documentation via electronic means. * Recording via an on-line portal contact details for availability in an emergency situation. * Determining location of any travellers in certain locations at any given time. * Establishing a Travel Pattern across the user’s Institution.   LUPC Members have been able to integrate the App into broader Travel Risk Management strategies and with other Apps (please see below).  To implement, upgrade or discuss use of TravelCert within your Travel Risk Management programme please contact your Gallagher Client Director or any contact within the Education Practice. |

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| **Medical Payments and 0n-Going Treatment** | |
| **Payments** Should you be asked to by a medical facility to make a payment, re-direct to Healix or alternatively contact the Healix Medical helpline on:  **+44 (0) 208 608 4100**  **Ongoing treatment** Should you receive medical treatment and you wish Healix to monitor your ongoing treatment, please arrange your requirements at end of each call.  If you have any treatment concerns or wish to speak to someone for advice, please contact Healix who are available 24/7 and will assist.  **Repatriation** Any repatriation travel following medical treatment will be arranged by Healix, who will ensure the airlines selected can meet the specific medical requirements.  **On your return** You must notify NHS if you become unwell on return/need ongoing treatment and particularly if you have visited high Malaria risk area. | |
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| **Non-Emergency Claims Management** | | | |
| **RSA Accident & Health Claims Team, Glasgow office**  Pat Davies / Nominated Claims Handler - **0330 102 4093** / [Pat.davies@rsagroup.com](mailto:Pat.davies@rsagroup.com)  All new claims to be notified to the central mailbox / [glasgow.accidentandhealthclaims@uk.rsagroup.com](mailto:glasgow.accidentandhealthclaims@uk.rsagroup.com)  RSA prioritise all new LUPC Claims and respond with an Action Plan within 2 working days, ongoing correspondence within 5 working days.  Escalation contact for day to day operational issues: Sarah Stewart / **0141 285 8173** /  [Sarah.stewart@uk.rsagroup.com](mailto:Sarah.stewart@uk.rsagroup.com) | | | |
| **Making a Baggage Claim** | |
| **Express claims handling**  For all baggage claims, if the following five details are provided, the claim will be settled within 24 hours subject to authorisation by your institution:  • Policy cover details  • Claim circumstances  • Details of the value of items being claimed  • Payee details  • Claimant details. | |
| **Cancellation of Trip** | |
| **If your trip is cancelled you should firstly contact the airline and/or travel operator and make alternative arrangements. If this is not possible and the trip is to be cancelled and/or additional hotel accommodation is required all claims are** to be notified to the RSA claims central mailbox:  [glasgow.accidentandhealthclaims@uk.rsagroup.com](mailto:glasgow.accidentandhealthclaims@uk.rsagroup.com) | |

**f Apps**

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| **Use of Apps** |

We recognise that there are now a multitude of Apps. We outline below the purpose of each and how they should be used across an integrated Travel Risk Management programme.

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| **App** |  | **Gallagher TravelCert** | **Travel Management App**  **(For organisations who have an App provided by Travel Management company)** |
| **Purpose** | Pre-trip risk advice  Country alerts  Emergency Contact details  Support in completing pre-trip Risk Assessments. | Registering & Authorising Trip  Issuance of Insurance Documentation  Storing traveller contact details  Establishing University wide Travel Pattern | Arranging trip  Storage of travel documents  Trip information |
| **Contacts** | Valerie Corrigan  D: +44 (0) 117 9274875  M: +44 (0) 7500 101660  [**val.corrigan@uk.rsagroup.com**](mailto:val.corrigan@uk.rsagroup.com)  [www.rsabroker.com](http://www.rsagroup.com/) | Priya Patel  D: +44 (0) 1793 468421  [**priya\_patel@ajg.com**](mailto:priya_patel@ajg.com)  [www.ajg](http://www.ajg/)international.com | As per Travel Management company |