



Frequently Asked Questions

1. Who is my coverage provided by?

UCL's Insurers are AIG Europe. All students undertaking a period of study abroad are provided with a travel and medical emergency policy to cover the duration of their placement.

2. What is covered by this insurance?

UCL Travel Insurance covers UCL business only (i.e. your time on an elective placement) with holiday travel included only on an incidental basis and only in the same country as your clinical placement. You will need to buy your own, separate personal travel insurance to cover other holiday travel.

3. When will my cover begin and end?

UCL will cover you for the duration of the timetabled elective block and also the travel time to and from your elective destination. You are asked to provide the relevant dates when applying for insurance via an online form prior to your departure. Please note that the end date for the UCL travel insurance is the Sunday following the last day of the elective block. (Elective Block 2 - if you intend to stay on/travel elsewhere after the end of the elective block then you must put adequate insurance cover in place during that time.)

4. Am I covered for travel outside of my host country?

You are only covered for activities undertaken in your host country. Any travel outside of your host country will not be covered by the UCL policy and it is very important that you obtain private coverage yourself in advance of any trip outside of your host country.

5. Can my cover be extended?

It is not possible to extend the policy for personal travel taken outside the country of your elective placement and you should ensure that you have arranged suitable private coverage for any personal travel undertaken elsewhere.

6. What documentation will I receive to confirm my coverage?

Once you have completed the online application, you are advised to print copies of your policy cover note, giving a copy to your next of kin and keeping copies with you to present as required.

7. Will my personal belongings be covered?

Yes, up to £10,000. This includes clothes and other items if they are lost or stolen as well as laptops, cameras, mobile phones, iPods and other electronic equipment. Although there is coverage up to £10,000, the single article limit is £2,000. A deductible of 25% applies for value in excess of this for any item, pair or set.

8. Am I covered for a splash / needlestick incident?

UCL Travel Insurance provides cover for occupational exposure to BBVs including cover for emergency repatriation in the event of HIV exposure.

9. Will I be covered for ongoing medical treatment?

No, the cover is for medical emergencies only.

10. Am I covered for dental and optical treatment?

You will only be covered in the case of emergency treatment. Routine treatment is not covered by the policy.

11. Will I be covered for a pre-existing medical condition and do I need to declare it?

There is no need to declare pre-existing conditions. You will be covered by the policy as long as you are not travelling abroad against the advice of your GP.

12. Will the cost of my ongoing prescription medication be covered?

No, only emergency medical treatment can be covered, not ongoing treatment

13. Am I covered for dangerous activities?

If you plan to participate in what might be considered an 'extreme' sport or activity whilst abroad, please see below for general guidance. Any activities not mentioned below should be referred to the UCL Insurance Team (contact details in section 18) in good time before you plan to participate in them:

- You are covered for winter sports (skiing and snowboarding). Skiing is only covered when not off-piste
- You are covered for scuba-diving provided that you do not dive below 30 metres
- You are not covered for extreme sports such as mountain climbing, bungee jumping or diving from height

Remember that you are covered for UCL business only (e.g. your time as a student on elective) and that leisure activities are included only on an incidental basis.

14. Am I covered if my flight is cancelled?

You should seek reimbursement for alternative travel arrangements from the airline you are booked to travel with. If you incur additional costs for accommodation and incidentals, these can be claimed from the UCL policy.

15. If I fail my final exams, will I be able to claim for my travel expenses?

The UCL policy does not cover this.

16. Is there an excess on the policy?

There is no excess on the policy if the cover is for 6 months or less but a claim has to be for a minimum amount of £25 in respect of medical expenses, baggage & money. The medical expenses excess, for persons on a journey of longer than 6 months, is £100.

17. How do I make a claim?

Emergency enquiries and claims: If the claim is for a medical emergency, you are advised to contact the insurers on their helpline +44 (0)1273 400 850, which is open 24/7, 365 days a year.

Non-emergency enquiries and claims: For all non-emergency claims, a completed claim form is required, with supporting documentation attached. Claim forms are held by the UCL Insurance Team, who can also assist with further questions you may have regarding the claim. Contact details can be found in section 18 of this document.

18. Where do I get a claim form?

Claim forms can be obtained from the UCL Insurance Team:

- Serena Ezra:** UCL Insurance Administrator, s.ezra@ucl.ac.uk, +44 (0)203 108 7220
- June Campbell:** UCL Insurance Manager, june.campbell@ucl.ac.uk, +44 (0)203 108 8996

19. If I don't have the original receipts for items which are lost, damaged or stolen can I still make a claim?

Yes, the insurers accept documents from websites or suppliers which state the replacement value of the item. For lost/stolen passports and driving licences you should attach (to your claim) evidence of the cost of replacing each document.

20. Where do I send my completed claim form and supporting documents?

Once the claim form has been completed it should be returned to:

Serena Ezra UCL Insurance Team 6th Floor, 1-19 Torrington Place London WC1E 7HB

15. If I have a query about my claim who do I contact?

Please contact the UCL Insurance Team if you have a question regarding a claim:

- Serena Ezra:** UCL Insurance Administrator, s.ezra@ucl.ac.uk, +44 (0)203 108 7220
- June Campbell:** UCL Insurance Manager, june.campbell@ucl.ac.uk, +44 (0)203 108 8996

21. How long will it take for my claim to be settled?

It can take up to 4-6 weeks for insurers to settle a claim if they have all the documentation.

22. My question is not covered in any of the above points, who can I contact?

Please contact the UCL Insurance Team if you have a question that is not covered by one of the points above:

- Serena Ezra:** UCL Insurance Administrator, s.ezra@ucl.ac.uk, +44 (0)203 108 7220
- June Campbell:** UCL Insurance Manager, june.campbell@ucl.ac.uk, +44 (0)203 108 8996