



UCL Insurance Coverage for Study Abroad Students

Frequently Asked Questions

1. Who is my coverage provided by?

UCL's Insurers are RSA. All students undertaking a period of study abroad through the UCL Study Abroad programme are provided with a travel and medical emergency policy prior to cover the duration of their placement.

Students undertaking short-term study abroad opportunities that are facilitated by UCL will also be provided with insurance cover.

2. When will my cover begin and end?

For students undertaking a period of study abroad through the UCL Study Abroad programme, UCL will cover you up to two weeks in advance of the start of term or start of work contract and up to two weeks after your study or work placement ends. You are asked to provide the relevant dates when applying for insurance via an online form prior to your departure. Please note that if you intend to travel to your destination earlier, or stay on/travel elsewhere after then you must put adequate insurance cover in place during that time.

For students undertaking short-term study abroad opportunities that are facilitated by UCL, UCL will cover you up to one week in advance of the start of your placement and up to one week after the opportunity ends. If you intend to travel to your destination earlier, or stay on/travel elsewhere after then you must put adequate insurance cover in place during that time.

3. Can my cover be extended?

Any extensions to existing policies are handled on a case-by-case basis by the Study Abroad Team. Extensions to existing policies will only be considered in the case that your placement end date is later than previously anticipated. It is not possible to extend the policy for personal travel or holidays taken following the Study Abroad placement and you should ensure that you have arranged suitable private coverage for any personal travel undertaken.

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

Prior to the start of your placement, you will be provided with a PDF policy cover note, sent to your UCL email address, along with an RSA Travel Pack PDF, including information on emergency claims and medical assistance. A copy of the full policy wording is also available upon request.

You are advised to print copied of your policy cover note, giving a copy to your next of kin and keeping copies with you to present as required (some students may be required to provide a copy of their cover note as part of a visa application or enrolment at their host institution).

5. 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.

6. Will I be covered for ongoing medical treatment?

No, the cover is for medical emergencies only. For everyday healthcare whilst abroad you should use the EHIC, if you are in an EU country. Outside Europe you will either be covered by the compulsory health insurance policy you take out in the US, Canada and Australia, or you will need to ask locally how you can access healthcare (and on what basis). The International Office at your host institution should be able to provide you with useful information in this respect. If you are going to be working rather than studying then your employer may provide health cover for you, or you will be able to advise you how and where to access primary healthcare.

7. 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 16) 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 or on a work placement) and that leisure activities are included only on an incidental basis.

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

You are only covered for activities undertaken in your host country (or both countries if you are a 'split-year' student undertaking 2 placements abroad). 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 preparation of any trip outside of your host country.

9. Am I covered for Personal liability?

Yes- the UCL policy covers you up to £5 million if you cause damage to anyone/anything. This is known as civil liability insurance in France (where it is often a requirement). However, although the personal liability element of the policy would normally cover damage to third party property, insurers have stated that they define rented accommodation as property of the student and not that of a third party, as it is under the students care, custody & control. Students should confirm with their landlord whether there is insurance as part of the rent paid for damage caused to the property.

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 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.

14. 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.

15. 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 16 of this document.

16. 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

17. 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.

18. 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

19. 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

20. 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.

21. 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