

## **Travel Insurance Information**

When arranging trips overseas to set up or continue with local projects, it can be very easy to either overlook Travel Insurance or just to buy an “off the shelf” policy which is designed for holiday travel as opposed to business travel. The Tropical Health & Education Trust has reviewed our own travel insurance arrangements with the help of an Insurance Broker and when reviewed, the previous arrangements were found to be inadequate for our purposes. Having been through this exercise, our new Insurance Broker has kindly provided a brief summary of the key areas of cover that may not be included within a standard “holiday” travel insurance policy and without this cover, you may be exposed.

### **Travel Insurance – Exposures to Consider**

#### ***Personal Accident***

- Cover is usually provided to include a fixed Limit in respect of Accidental Death, Loss of Limbs, Loss of Eyesight, Loss of Hearing, Permanent Disablement or Quadriplegia. The limit should be tailored to suit your requirements; however, it is suggested that this is not less than £50,000.
- In addition, cover within this section should also include benefit for less serious injury (such as Loss of Toe, Loss of Finger and also weekly benefits for Temporary Disablement).

#### ***Medical Expenses***

- Cover should apply with a limit of not less than £2,000,000 and also should extend to include an inner limit for costs incurred upon returning to your usual country of residence.
- The majority of “off the shelf” travel policies will exclude treatment for pre-existing medical conditions. In order to ensure the people travelling on your behalf are fully protected, it is essential that this exclusion is removed and that full cover is in place for pre-existing conditions.

#### ***War Cover***

- It is important to check that your policy covers losses resulting from war as insurers often define war to include “civil war” which would apply in a number of unstable territories. In addition, even if war has ended sometime ago, it is still possible to suffer injury as a result of this (i.e. injury by landmine) which may be excluded by certain insurers.

#### ***Replacement Personnel***

- Cover for this would rarely be included within a “holiday” type travel policy, however, is prudent for “business” trips as should one of the people travelling on your behalf become ill or is injured whilst abroad, this section would cover the additional costs incurred to send a replacement person overseas in their place.

### ***Hijack/Kidnap***

- Cover should be provided to include both an inconvenience benefit (payable per day of abduction) and also a further benefit should be provided to include any additional costs which may be incurred in order to secure the release of hostages (examples of this would be additional travel and accommodation costs incurred to send other personnel overseas in order to assist with the negotiations for release).

### ***Territorial Limits***

- These should not be restricted and worldwide cover is essential as it is possible that aircraft could be diverted to territories that you were not expecting to visit in the event of a problem. Exclusions for certain “high risk” territories such as Iraq are however acceptable.

### ***Group Cover***

- With a number of people travelling on your behalf on projects/visits, it is preferential to have in place a Group Travel Policy which covers all travellers (as opposed to individual insurance for each traveller) as in the event of an emergency, all personnel will know exactly who to contact (as opposed to having to find the specific contact details for the individual insurance). In addition, should a major incident occur which has an impact on more than one person (i.e. a serious car crash which necessitates an emergency medical evacuation – helicopter/plane etc), if you have the individual insurance in place, you will need to arrange separate transportation for each injured party and these may of course arrive at different times! With a Group Policy, only one telephone call will be necessary to arrange the evacuation of all injured parties.

### ***Political Evacuation***

- Some of the destinations which may be travelled to could be highly unstable. Should the situation deteriorate in a particular territory whilst you are working there, it may be necessary to abandon the trip and send the travelling persons either back home or to temporary accommodation nearby. In either of these circumstances, you are likely to incur additional costs which under most travel policies you will be unable to re-claim. Your cover should therefore be tailored to include this eventuality.

The above are just some of the examples where cover may be necessary. There are of course many other areas where cover is normally required (i.e. baggage, money, etc) and a full summary of your cover should be made available when you are requesting quotations.

If you would like further advice or information on Group Travel Insurance or have any concerns over the cover that you currently have in place, our Broker (Debbie Kipps of Towergate Risk Solutions Sevenoaks) has kindly offered to provide initial advice free of charge to LINK Members. If this is of interest, please contact Debbie directly on 07525 038803 and mention that you are responding to the information provided on our web-site.