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When you travel on authorised business in relation to your institution outside your Country of Domicile, (or within the Country of Domicile, if an overnight stay and/or travel by air is involved); you are covered by our group Travel scheme administered by U. M. Association Ltd. A summary of benefits and the services available is shown below:

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<ul style="list-style-type: none"> <li>• Emergency Medical Expenses incurred outside of UK as a result of Bodily Injury or Sickness up to £10,000,000</li> <li>• Supplementary Travel Expenses up to £15,000</li> <li>• Funeral Expenses up to £10,000 and Repatriation of Remains up to £50,000</li> <li>• Search and Rescue Expenses up to £25,000</li> <li>• In-patient supplementary benefit outside UK - £50 each 24 hours for up to 1 year</li> <li>• Medical Expenses in UK for necessary follow-up hospital in-patient treatment up to £50,000 where such treatment is not otherwise available from the NHS and with the prior approval of IMG (maximum 3 months)</li> <li>• Dental/optical treatment for immediate relief of pain only (limit £500)</li> </ul>	<ul style="list-style-type: none"> <li>• £100 deductible for first claim in any Covered Journey increasing to £200 for any further claims during the same Covered Journey. For claimants using an EHIC/GHIC to reduce the cost of treatment the deductible will be waived</li> <li>• Travel against medical advice or for the purpose of obtaining medical treatment</li> <li>• Expenses incurred as a consequence of the use of alcohol or drugs or arising out of any sexually transmitted disease</li> <li>• Intentional self-injury or death by suicide (or attempt thereof)</li> <li>• Any Medical Expenses in excess of £300 and any repatriation expenses incurred without the prior approval of IMG</li> <li>• Dental/optical treatment other than for immediate relief of pain</li> <li>• Routine management or monitoring of pre-existing medical conditions</li> <li>• Air travel other than as a passenger</li> </ul>
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<ul style="list-style-type: none"> <li>• Personal Belongings up to £10,000</li> <li>• Business Equipment up to £5,000</li> <li>• Emergency Purchases up to £2,000</li> <li>• Loss of keys/replacement locks up to £1,000</li> <li>• Single Article Limit - £2,500</li> <li>• Accidental Damage to Laptops, tablets or iPads Limit - £250</li> </ul>	
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Personal Belongings and Business Equipment are limited to items that are intended specifically to be





Claim forms are available from the UMAL web site: <https://umal.co.uk/travel-hub/travel-claims-forms/>

For claims under the Legal Expenses policy, contact DAS on +44 (0) 344 893 8165, quoting policy number TT26962060

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Download the Crisis24 Horizon app for travel advice, security information and to receive alerts for any incidents occurring in your destination country or region. Alerts can be configured by country, proximity, severity and/or category to ensure that you receive the alerts that you need. See <https://umal.co.uk/travel-hub/pre-travel-advice/> for details on registering.

In the event of an emergency whilst travelling, call IMG for advice and assistance. This service is operated by a team of multi-lingual coordinators at IMG in the UK, who can be contacted 24 hours a day, 365 days a year. IMG will assist you with your requirements and decide on the most appropriate course of action to help you through an emergency. Should you need to use this service whilst travelling, the contact details are:

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