

Oxford University Travel Insurance

Guide for the Law Faculty students going for the Year Abroad

This Guide may be helpful to other travellers as well. However, since it is designed specifically for IECL students, there may be some details that are not applicable to a wider audience.

Therefore, please make sure to get in touch with the relevant <u>Faculty contact</u> should you have any questions.



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University Travel Insurance

✤ Introduction

Going abroad for a year is a big step — and we want to help you feel prepared and protected.

This guide is designed to walk you through Oxford's University Travel Insurance process.

It covers what the insurance is, what it includes, how to apply, and what to do if your travel plans change. We have also included the contact details, and some handy highlights to make everything clearer.

Even if your destination feels low-risk, being properly insured is vital – for your peace of mind and so the University can support you in case of emergency.

Let's get started.

Mhat is the University Travel Insurance

Oxford offers free travel insurance to students travelling on official University business — this includes study placements, fieldwork, and Year Abroad programmes. The insurance is designed to support you if something goes wrong during your trip, covering things like emergency medical treatment, lost luggage, or having to return home unexpectedly.

Even if your Year Abroad destination seems low risk, the length of time you'll be away makes it especially important to have proper cover. Unfortunately, students sometimes overlook this step — but being without insurance could leave you stuck with costs or limited help in an emergency. Applying is relatively quick, free, and ensures you're properly protected while representing the University abroad.

S University website – University Travel Insurance

💡 Important

You are not automatically covered! Even if your trip is part of your course or a Year Abroad, you still need to **apply for University travel insurance before you leave**. It's free — but essential.

What Does the University Travel Insurance Cover?

Oxford University's travel insurance provides comprehensive protection for students traveling on official University business, including Year Abroad. Key areas of coverage include:

- **Emergency Medical Expenses**: Covers costs arising from unexpected illnesses or injuries during your trip.
- **Personal Belongings**: Offers protection for your personal items, with coverage for individual items valued at £500 or more, provided they are declared in your application.
- Travel Disruptions: Assists with expenses related to unforeseen travel delays or cancellations.

It's important to note that while the policy offers extensive coverage, certain exclusions apply. For instance, high-value personal items not considered everyday belongings may not be covered, and



carrying large amounts of cash is discouraged. Always review the policy details to understand the full scope of coverage and any limitations.

O University website - Cover Information and Exclusions

💡 Important

Your personal belongings are covered, but items valued at £500 or more must be declared in your application to ensure they're protected.

Why apply for the University Insurance if I have a Private One?

Even if you already have private travel insurance, it's still **strongly recommended** to apply for the University's travel insurance when you're travelling for a Year Abroad or any official University activity.

Here's why:

- You will not be able to receive the funding under the Turing Scheme until your University Travel Insurance is approved.
- **It's designed for academic travel**: The University's policy is tailored to cover academic placements, fieldwork, and other education-related travel things that private insurers don't always include.
- **No cost to you:** The cover is completely free if your trip is related to your studies and approved by the University.
- Extra protection where private policies might fall short: Private insurance policies may not cover things like travel disruption related to strikes or visa issues or may have limitations around certain healthcare costs or longer trips.
- No medical excess: If you use the University's insurance and need to claim for medical treatment, the Faculty will cover the cost of the policy's excess so you won't need to pay out of pocket.

Applying for the University policy doesn't stop you from keeping your private insurance, but it gives you added peace of mind and broader protection specific to your academic travel.

💡 Important

You will not be able to receive the funding under the Turing Scheme until the University Travel Insurance is approved.



L'm Travelling to My Home Country for my Year Abroad – Do I Still Need University Travel Insurance?

Yes, you are strongly advised to. Even if your Year Abroad placement is in your home country, you are still required to apply for **University travel insurance**.

Why?

- The insurance doesn't just cover "foreign" countries it covers **any travel that forms part of your Oxford degree**, regardless of destination.
- It ensures the University can support you in emergencies, accidents, or academic-related issues during your placement abroad.
- It helps confirm that your travel is officially recognised by the University and meets its health & safety standards.

While **some types of support (e.g. medical costs)** may be limited in your home country – as insurers often consider these to fall under national healthcare systems or personal arrangements, it's **still strongly recommended** to apply for University travel insurance, as it provides a range of benefits beyond healthcare, including support for lost belongings and travel disruptions.

💡 Important

For detailed information and clarification on coverage, especially regarding personal liability and travel delays, please consult the <u>University's Insurance Office</u>.

S University website – University Insurance Office



How and When to Apply

To make sure your University travel insurance is in place before you go abroad, it's important to start the process early. You'll find step-by-step guidance below, but as a rule of thumb, you should **begin preparing your Risk Assessment Form at least 8 weeks (2 months) before your planned departure**. This allows plenty of time for approvals, signatures, and any corrections that may be needed to avoid delays. Starting early means less stress – and peace of mind that everything's in order before you travel.

Step 1 – Risk Assessment Form – What You Must Do

As part of your **University Travel Insurance application**, you are **required** to complete a **Risk Assessment Form**. This step is essential, even if you consider your trip to be low risk, because the **length of your stay abroad carries its own set of risks** that need to be properly thought through and documented.

Key points to remember:

- **Match your dates**: The travel dates in your Risk Assessment Form **must match** those in your TIRS (Travel Insurance and Registration System) application. This includes any additional periods of travel **outside** your host country, such as holidays or attending events.
- **Get the form signed before uploading**: You must have your completed Risk Assessment Form signed by the **IECL Administrator before** uploading it to TIRS.
- Section 2 is mandatory: Please complete all of Section 2 ("Risk Assessment to be completed for Medium and High-Risk travel only"). While your trip may be low-risk on paper, its extended duration means additional risks must be considered especially in the areas of Personal Security and Health and Medication.

💡 Important

Take the time to think thoroughly about any risks you may encounter throughout the year. This form is not just an admin step — it's a chance to prepare for the unexpected and keep yourself safe.

Here's how to complete it:

1. Request the Form:

You can request the Year Abroad Risk Assessment Form from the **IECL Administrator** (administrator@iecl.ox.ac.uk).

2. Complete Section 2 in Full:

As a Year Abroad student, you must complete **all fields in Section 2**. This section helps you identify and plan for possible risks, including:

• 🖓 Personal Health & Medication

Think carefully about any ongoing health needs or medical conditions, and how you'll manage them while abroad. Make sure you have plans for medication, access to care, and emergencies.

• 🔥 Personal Safety

Consider your destination's political and social context, cultural norms, crime rates, and how you'll keep safe in unfamiliar surroundings.



• **Accommodation Details** Provide full information about where you'll be staying. This is crucial in case of emergencies or evacuations.

• **Construction Construction Con**

Important: Don't just write what sounds good — use this as a chance to plan and prepare. The more realistic and thoughtful your answers, the better prepared you'll be.

3. Complete the Exchange Students Table

On the **last page of the form**, there is a dedicated section for exchange students. Be sure to fill it out fully and accurately.

4. Review and Get it Signed

Double-check your answers. Then, **ask the IECL Administrator (**<u>administrator@iecl.ox.ac.uk</u>) to review and sign your form — this must be done **before uploading** it.

5. Upload to TIRS

Once signed, upload your Risk Assessment Form to your **Travel Insurance and Registration System (TIRS)** application as described in the next section "<u>How to complete the TIRS</u> <u>application</u>"

Need Assistance?

If you have questions or require clarification while completing the RA form, don't hesitate to reach out to **student.funding@law.ox.ac.uk** or **administrator@iecl.ox.ac.uk**. They're available to provide guidance and support throughout the process.



Step 2 – How to complete the TIRS application

Applying for Oxford University's travel insurance is a straightforward process. Follow these steps to ensure you're covered:

1. Access the Travel Insurance Application System (TIRS): Visit the <u>TIRS portal</u> using your Single Sign-On (SSO) credentials. If you don't have an SSO, a departmental administrator can submit the application on your behalf.

S Eligibility, arranging travel insurance and registering trip details

- 2. Initiate a New Application: Once logged in, start a new application by providing a descriptive title for your trip (e.g., "Year Abroad in France").
- 3. **Enter Trip Details**: Fill in all required information about your journey, including destinations, dates, and purpose. Be thorough to ensure accurate coverage:

Section	Why It's Important
Trip Details	This sets the official dates of your travel and identifies whether it's personal or University-related. Accurate dates ensure your cover starts and ends when you actually need it. Please make sure the dates you indicate here match the ones on your Risk Assessment Form.
Personal Information	Basic but essential! This confirms your identity, helps the University match your insurance to your student record, and ensures we have your actual contact details.
Emergency Contact / Next of Kin	In case of an emergency while you're abroad, the University needs to know who to contact, quickly and reliably.
Destination Countries	Listing all the countries you'll visit ensures that you're covered in each one – including any stopovers or personal side trips that you have already planned for – helps to adjust the insurance coverage to your trip.
Accommodation Details	Knowing where you're staying allows the University to assist or locate you if something goes wrong — it's vital for your safety and support.
Personal Items	This section allows you to list valuable belongings (like laptops or phones) you'd like covered. If it's not listed, it's not covered — so don't skip this part!

- 4. Attach a completed and signed Risk Assessment Form: You will receive a Risk Assessment Form from the IECL administrator (administrator@iecl.ox.ac.uk). The detailed information about completing the Risk Assessment Form in the previous section of this guide "Step 1 Risk Assessment Form What You Must Do", so if you have accidentally missed it, please go back and follow the provided advice.
- 5. **Submit for Approval**: After completing the form and attaching documents, submit your application, **indicating the IECL Administrator as your supervisor**. Note that coverage isn't active until departmental approval is granted.



6. **Print Confirmation and Emergency Contacts**: Once approved, print your confirmation email and the <u>Emergency Contact and Information Sheet</u>. Keep these documents accessible during your travels.

Important Considerations:

- *Timing*: **Start the process at least two months before the departure** to make sure you have enough time to complete the Risk Assessment Form, get it approved and submit a TIRS application.
- *Risk Assessments*: Please ensure the Risk Assessment Form is completed and approved before applying for insurance.
- *Health Preparations*: If you have pre-existing medical conditions, consult your GP before traveling to confirm your fitness for travel. Additionally, **obtain a Global Health Insurance Card** (GHIC) for access to state-provided healthcare in the EU.
- *GHIC (Global Health Insurance Card)*: An EHIC/GHIC card should be obtained prior to travelling to the European Union (EU).

The EHIC is being replaced by the GHIC (Global Health Insurance Card) which gives you the right to access state-provided healthcare during a temporary stay in the EU. Please note having an EHIC Card will not provide a full range of medical cover or repatriation costs due to a medical condition and it is therefore always recommended that full Travel Insurance is also taken in addition to maintain complete cover.

The card is free of charge and can be obtained by following this link – <u>Apply for a free GHIC card</u> Please check your eligibility and relevant application process so you can allow sufficient time for the GHIC card to arrive prior to your travel.

Important: Note that coverage isn't active until departmental approval is granted. Incomplete or incorrect applications may delay your approval — and if your trip isn't covered before you go, a part of your trip will not be covered, and you will not have access to the Turing Scheme funds.



Travelling to other countries (including the UK) during the year abroad

It's absolutely fine to travel to other countries during your Year Abroad, whether for a short break, to visit home, or for other personal reasons. However, **these trips may affect or even annul your Travel Insurance Coverage** unless you included them when you first applied.

& What Happens If I Travel to the UK (e.g. for Christmas) During My Year Abroad?

If you plan to return to the UK for a short visit — for example, over Christmas — during your Year Abroad, your original Travel Insurance needs to be terminated, and new application – submitted.

Here's what to do:

- Email <u>student.funding@law.ox.ac.uk</u> Let us know your intended UK travel dates so we can adjust your application.
- Your current TIRS application will be returned to you You'll need to amend the end date to reflect the day you leave your Year Abroad location for the UK. Then, re-submit it for approval.
- Submit a new application for the rest of your Year Abroad Once you're back from the UK, you'll need a **new TIRS application** for the remainder of your stay abroad.

Dote: This will also require a new Risk Assessment Form with the updated dates.

We know it sounds like a bit of admin, but it's important to ensure your travel is accurately logged and you're properly covered for each part of your journey.

💡 Important

Even if you're just popping back to the UK for a few weeks, your original insurance coverage terminated, and the new application must be submitted and approved — otherwise, your remaining time abroad won't be covered.



What If I Travel to a Country Other Than My Host Country (But Not the UK)?

If you plan to travel to another country during your Year Abroad — whether for a short break, a conference, or another academic activity — that's absolutely fine, but your travel insurance will need to be updated to cover the new trip.

💡 Important

The University insurance **only covers travel directly related to your course or official University business**. You will still need **private insurance** to cover any personal trips, even if you add them to your TIRS application. Adding them helps the University track where you are in case of emergencies — but doesn't extend full coverage.

Here's what to do:

- 1. Email <u>student.funding@law.ox.ac.uk</u> Let us know your **destination and travel dates**.
- 2. Your approved TIRS application will be returned to you This allows you to make the necessary updates.
- 3. Update your application
 - o Open the "Destination Country" section
 - o Add the new trip
 - o Indicate whether the trip is personal or University-related
 - If the trip is University-related, your **Risk* Assessment may need to be amended to reflect the new travel details.

4. Re-submit the updated application for approval.

This helps ensure you stay properly insured and that the University can support you in case of any emergencies while abroad.

💡 Important

Even short personal trips during your Year Abroad need to be added to your insurance application — just in case. It only takes a minute and could make a big difference.



(s) How to apply for reimbursement?

If you've incurred expenses during your University-approved travel and need to make an insurance claim, follow these steps to ensure a smooth reimbursement process:

1. Notify the Insurance Office Promptly: Inform the Insurance Office about the incident within 28 days of its occurrence. Timely notification is crucial, even if you're still abroad. Delayed reporting may result in claim denial.

insurance@admin.ox.ac.uk

- S University website Travel Claims and Emergency Contact
- 2. **Complete the Relevant Claim Form**: Choose and fill out the appropriate claim form based on the nature of your claim:
 - **Cancellation Claims**: Use the <u>Cancellation Claim Form</u>.
 - o Medical Expenses: Use the Medical Expenses Claim Form.
 - o Personal Belongings: Use the Personal Effects Claim Form

Ensure all sections are accurately completed and the form is signed.

3. Gather Supporting Documentation: Collect all necessary evidence to support your claim (e.g. original receipts or invoices, police or security reports for theft or loss, medical reports or hospital bills, etc)

All supporting documents must be submitted to the Insurance Office **within 4 calendar months** of the incident.

- 4. **Submit Your Claim**: Send the completed claim form and supporting documents to the Insurance Office. If you prefer to keep medical information confidential from the Insurance Office, contact them to arrange direct submission to the insurer.
- 5. **Await Claim Processing**: The Insurance Office will process your claim and arrange reimbursement. Payments are typically made via BACS to your nominated bank account.

Important Considerations:

- Emergency Assistance: In emergencies requiring immediate assistance or repatriation, contact the Emergency Assistance Provider at +44 207 173 7797 (outside the UK) or 0207 173 7797 (within the UK).
- **Departmental Notification**: Inform the University Insurance Team about the incident as soon as possible.

insurance@admin.ox.ac.uk

• **Policy Excess**: Be aware that a £50 excess applies per claim, which, in case of medical claims, will be covered by the Faculty.

Oniversity website – Travel Claims and Emergency Contact

💡 Important

Notifying the Insurance Office within 28 days is essential for claim eligibility. Even if you're still abroad, prompt reporting ensures your claim is considered.



Who to Contact If I Have Further Questions?

If you're not sure how to complete your travel insurance application, have questions about your Risk Assessment form, or just want to double-check you're doing everything right — don't worry, help is at hand!

For general queries and help with your TIRS application, or Risk Assessment, please contact:

- student.funding@law.ox.ac.uk
- administrator@iecl.ox.ac.uk

For reimbursement or insurance coverage, please contact:

insurance@admin.ox.ac.uk

💡 Important

It's always better to ask! A quick email now can save you lots of time and stress later — and we're always happy to help.



Summary: What to Remember

- You must apply for University travel insurance for your Year Abroad using the TIRS system.
- Complete a Risk Assessment Form, especially Section 2 and the Exchange Students table.
- Keep you insurance valid after travelling elsewhere update your application prior to travels.
- **Reimbursement claims** must be made within 28 days of the incident and within 4 months with documents.
- **Private insurance** might not cover what the University's does consider using both!
- Contact <u>student.funding@law.ox.ac.uk</u> and <u>administrator@iecl.ox.ac.uk</u> with any questions, changes, or concerns.

Final tip: Make sure your application is approved *before* you travel — insurance can't be backdated.



Oxford Travel Insurance – Checklists

Application Checklist

Before you submit your application, make sure you've completed the following sections:

1. Trip Details

Have you entered your exact travel dates (including flights)?
Is your trip marked correctly as "University-related" or "Personal"?

2. Personal Information

Is your contact number correct?Have you included your valid email addresses?

3. Emergency Contact / Next of Kin

Have you provided someone we can contact in an emergency?
 Did you include their full name, phone number, and relationship to you?

4. Destination Countries

□ Have you listed *all* the countries you plan to visit during your trip? □ Have you specified the main destination?

5. Accommodation Details

□ Have you entered the address where you'll be staying abroad?
□ If you don't know yet, have you made a note to update it later?

6. Personal Items

Do you want coverage for items like a laptop or phone?
If yes, have you listed them with a brief description?

7. Risk Assessment Form

Have you completed Sections 1 and 2?
Have you completed the Checklist for Students at the end of the RA Form?
If yes, have you received the IECL administrator's signature?

Fop Tip: You can edit and re-submit your application later if your travel plans change — but make sure it's approved *before* you go!



Risk Assessment Submission Checklist

🗸 What to Check

- □ Your Risk Assessment travel dates exactly match your TIRS application, including time outside your host country (e.g. trips for holidays).
- **You have completed Section 2** ("Risk Assessment to be completed for Medium and High-Risk travel only") it is **required** for Year Abroad students.
- You have thought **carefully and in detail** about **Personal Security** and **Health & Medication** risks across your full stay abroad.
- □ You have completed the "Check-List for Students" on the final page of the Risk Assessment Form.
- □ Your form has been **signed by the IECL Administrator** (before you upload it to TIRS).
- □ You've uploaded your signed Risk Assessment Form to your TIRS application.

Fop tip: The Risk Assessment isn't just a formality — it's a chance to think ahead and prevent real problems. Don't rush it!