

ACCIDENT & HEALTH INSURANCE

WELCOME PACK



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ACCIDENT & HEALTH INSURANCE

POLICY NUMBER RTT306251

WELCOME TO RSA



On behalf of RSA and the entire team involved with LUPC, I am delighted we have been able to extend our successful partnership to include your Personal Accident and Travel Insurance covers..

Next year marks the 50th anniversary of your founding. The growth LUPC has experienced since 1968 has been built upon the scope and quality of services you provide for your members and your commitment to providing optimum value.

These are principles we understand and values we share. They are at the heart of RSA and underpin our proposition for LUPC. You can trust us to deliver the same level of service, quality and results that you provide for all of your members,

Our Welcome Pack contains all the essential information you and your Members need about your new RSA Personal Accident and Travel policy; from cover summary details and claims process details, to contact details including your named contact points, email addresses and phone numbers.

We look forward to growing our relationship together.

Val Corrigan

Underwriting Leader

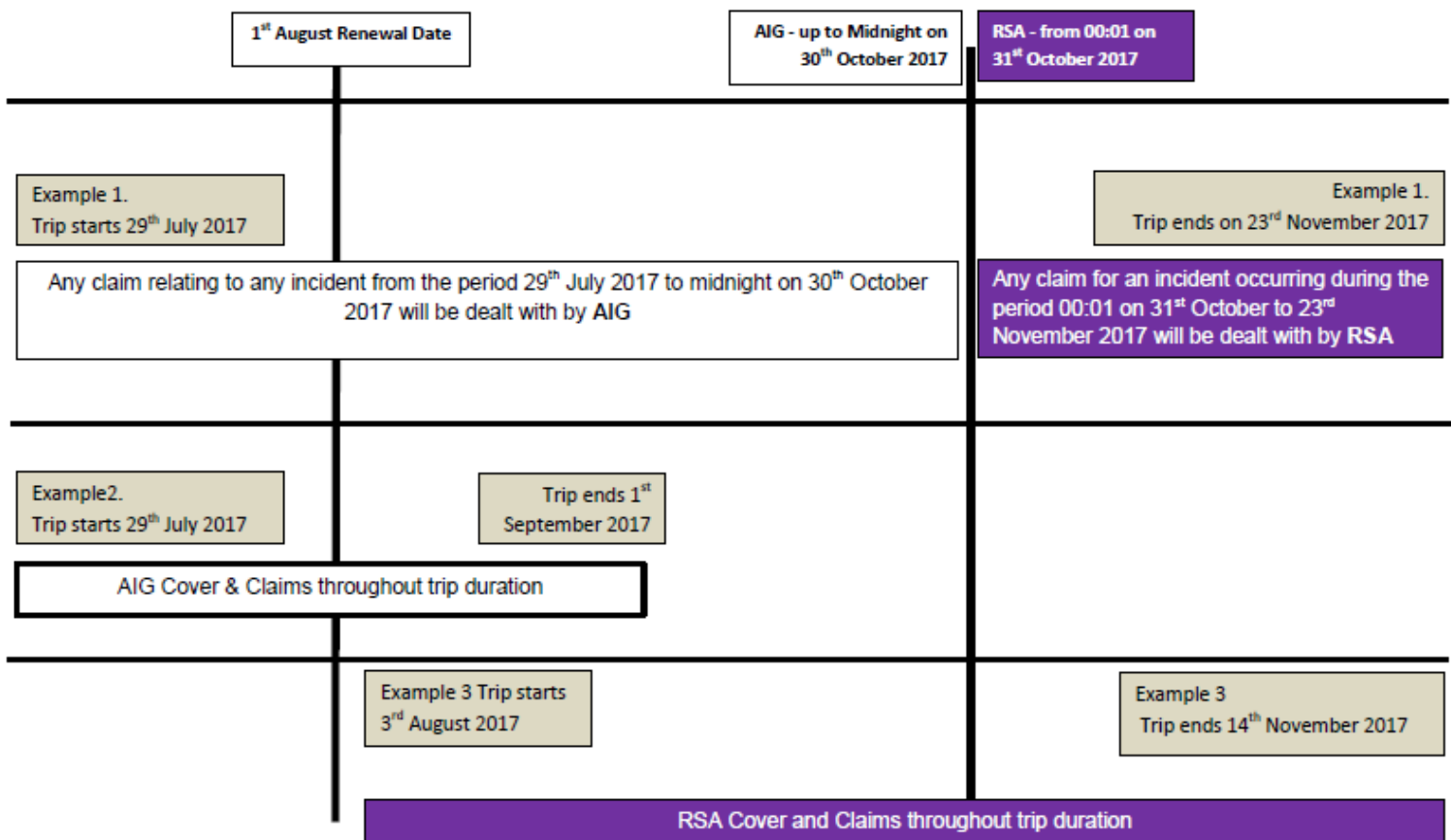
Commercial Risk Solutions Bristol

HOW DO I KNOW WHICH INSURER TO NOTIFY MY CLAIM TO?

The official start of your policy is the 1st of August 2017 so this is the inception date from which coverage starts with RSA.

A travel policy normally remains with the Insurer who provided cover at the start of the trip. However, we understand that this will prove challenging with individuals who are on secondments or long term trips so to try to minimise disruption we have agreed a hand over date of the 31st of October with your previous Insurer AIG.

Below shows how this will work in practice.



IF YOU NEED TO TALK TO AIG ABOUT A CLAIM

IMPORTANT NOTICE: If your travel started **before the 1st of August** then your claim may still need to be handled by AIG. Page 4 of this pack explains how this works.

For AIG Medical and Emergency Assistance

If you need to speak to AIG you can contact them on

Call Travelguard +44 (0) 1273 400 850

For AIG Non-Medical or General Claims

Please forward to

Email LUPCclaims@aig.com

ONLINE TRAVEL AND SECURITY GUIDANCE

Drum Cussac Global Risk Monitor

Within the benefits of your RSA policy, you may be interested to note that LUPC members have unlimited access to RiskMonitor Traveller, Drum Cussac's online country and city risk information platform.

A self-registration process is available to all users using the domain name which has already been allocated to you.

1. Users should head to <https://www.drum-cussac.net/self-registration> to begin the registration process.
2. From here the individual user will be required to enter their full email address.
3. Once entered and submitted the user will receive an email, with a verification link on it.
4. By using the link the user will be taken to a page to complete the registration.
5. Once completed, the user will then be logged into the platform.

Healix App User Guide

Travel Reports are also available to LUPC members via the Healix Travel Oracle Mobile app.

To download the Travel Oracle App go to the Apple App Store or Google Play Store and search for Healix Travel Oracle.

Once downloaded please register using the following policy number: RTT306251

Please refer to the accompanying 'Guide to Travel Oracle Mobile App' for step by step instructions as to how to utilise this ultimate travel safety companion. The app enables users to access current country information and set alerts before and whilst travelling.

MAKING A CLAIM WITH RSA

For RSA Medical and Emergency Assistance

RSA has partnered with Healix International to bring you the very best in medical assistance. In the event that medical and/or emergency assistance is required you should contact **Healix International** directly on

Call +44 (0) 2086 084 100 (Lines open 24/7)

Email rsa@healix.com

Be ready to provide these details

- Inform the Healix Co-ordinator that you/the patient are insured with **RSA and have an insurance policy (Your reference is RTT306251) with LUPC** and provide them with your comprehensive contact details
- The patient's full name, their sex, nationality and date of birth
- The patient's country of domicile
- The patient's occupation/position and department e.g. student, staff member, History etc
- A brief summary of the incident/medical problem, giving the patient's current location, medical condition, as well as the names and contact details for any medical providers and treating medical team
- Whether any costs have been incurred or deposits made and to which entity/person

Important

Upon contacting Healix, you will be issued with a unique assistance case number, which should be quoted at all times. This is especially relevant when submitting any written correspondence such as medical reports or other supporting documentation. Under the Data Protection Act, we have a legal duty to protect any personal information that we collect from you and the Act sets rules and conditions which we have to stick to when gaining and using information about you.

<https://www.gov.uk/data-protection/the-data-protection-act>

For RSA Non-Medical or General Claims (for example cancellation, baggage or personal accident)

To notify us of a new claim or make enquires about an ongoing issue you can call the RSA claims team on;

Call **+44 (0) 330 1024093** (Lines open 9-5 Mon-Fri)

Email glasgow.accidentandhealthclaims@uk.rsagroup.com

Post RSA Group
 Accident & Health Claims
 Alexander Bain House
 15 York Street
 Glasgow
 G2 8LA

Be ready to provide these details

- Policy reference – RTT306251
- Name, date of birth and home address of person requiring assistance
- Extent of the injury or nature of illness/security incident
- Relationship to insured, i.e. director, employee or other (e.g. spouse, dependent or guest)
- Contact details for the person requiring assistance, doctor/medical facility involved and any other contact number for family, colleagues etc
- Dates of trip and travel details
- Your Country of Nationality
- Payee details, i.e. for electronic payment

RSA CLAIMS PROCESS

Servicing Your Claims - Our Promise

RSA Claims will:

- Respond to new claims notification and deliver an action plan within 2 working days, advising next steps and agreed progress updates
- Advise the claimant if further information/ documentation is required (for Personal Accident claims this is usually not the insured person)
- Notify the Insured if there are any issues with policy cover (escalation only)
- Settle payment so that credit is received within target maximum of 5 business days receipt of acceptance by our Claims Department
- Respond to general correspondence in less than 10 days

How Claims Are Handled & Our Claims Philosophy

- We can deal direct with the claimant
- Although your institution may require you to complete one, RSA does not need a claim form for travel claims.
- Medical Emergency Expenses claims will normally be notified to us by Healix Group however in some cases they will be notified directly by the member
- All Medical Expenses claims are settled to the full amount
- Non-medical emergency, travel and PA claims notified directly by the claimant and can be submitted via email and or post.
- RSA may request additional documentation directly from the claimant if required, regardless of claim amount
- PA claimants will be required to have signed consent for RSA to obtain medical reports if necessary
- We prefer to settle claims by electronic transfer however claims can be settled via cheque payment or credit vouchers where appropriate All payments will be paid in GWP or as indicated.

Baggage Claims Can Be Settled Without Additional Documentary Evidence

Baggage claims can be settled without additional documentary evidence; this can be by way of repair, replacement and/or credit vouchers/cash settlement.

- Settlement issued via electronic transfer in GBP or indicated other currency, cheque and/or credit vouchers.
- Credit vouchers can be received within 24 hours and if BACS/cheque payment within 3 – 5 days.

RSA can request additional documentation directly from a claimant if required, regardless of claim amount.

Personal Accident Claims

Queries regarding coverage may be received via email or telephone quoting LUPC policy number RTT306251.

Claims will normally be notified directly by the claimant and submitted via email using a claim form. Claimants are informed of statutory rights under Access to Medical Reports Act 1988, and asked to sign consent for RSA to obtain medical reports if necessary.

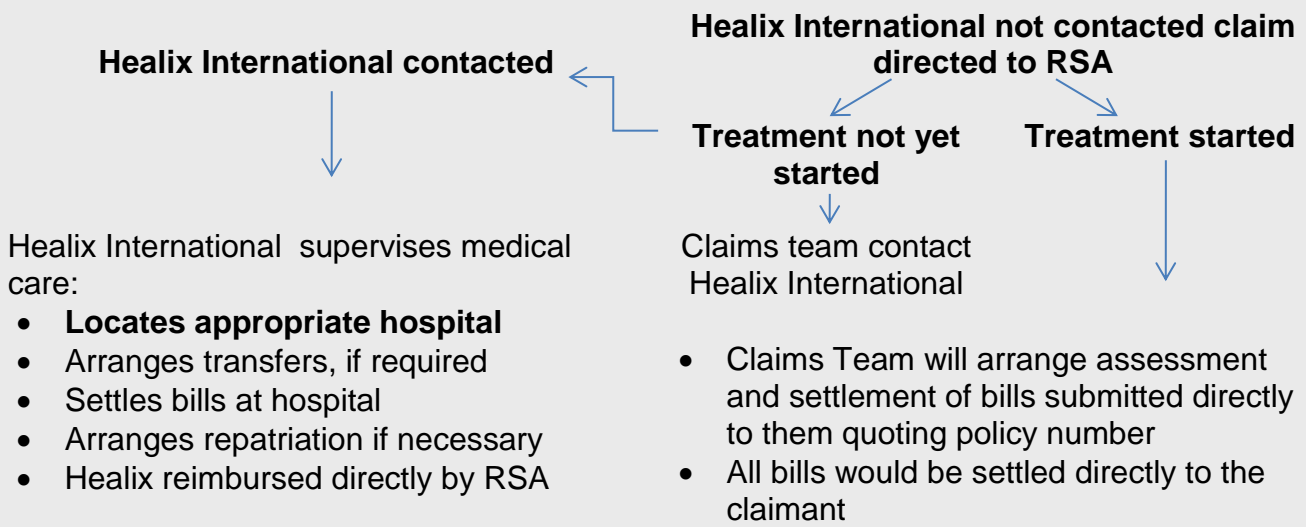
- Settlement issued via electronic transfer in GBP or indicated other currency or cheque within 3-5 days.

Death benefit claims will normally be notified by the responsible local HR organization normally via telephone. RSA can request additional information as required via email or telephone.

Medical Emergency Claims

Individuals are asked to contact Healix International directly if emergency medical assistance is required, but claims may also be received directly from the claimant.

(See Healix contact details)



SANCTIONS

Sanctions are an increasingly common tool used by national governments and international bodies such as the United Nations and the European Union to attempt to change the behaviour of an individual person, company, organisation or government. All sanctions regimes differ; they are targeted at governments, people or activities.

The obligation to comply with Sanctions attaches not only to companies but also to individuals. For example a British national (regardless of where they might be situated in the world) is obliged to comply with Sanctions imposed by the UK and the European Union at all times.

Sanctions apply to “designated” individuals or entities, but can also apply more broadly in respect of specified countries. There are also Sanctions-related regulations to the provision of insurance and restrictions have been placed on insurers and insurance in respect of certain countries, for example, Iran and Syria. Sanctions can apply to specific activities, e.g. tourism in Crimea.

The list of “designated” individuals or entities is maintained by HM Treasury (HMT) and is frequently updated. It can be found at the following website:

<https://www.gov.uk/government/publications/financial-sanctions-consolidated-list-of-targets>

As Sanctions are used to effect change in the behaviour of a government, a country could be subject to Sanctions and also be a disturbed area.

RSA'S APPROACH TO SANCTIONED COUNTRIES

RSA's standard procedures pre-inception and pre-renewal is to asks it's clients to provide details of travel to sanctioned countries anticipated for the forthcoming period. However, where sanctions extend to the provision of insurance we have a greater duty to check these trips. There are also a couple of other sanctions regimes that are onerous, the countries of concern to us, which we would like to be advised of prior to travel, are listed below. Otherwise each University also retains responsibility to check that it as an entity or its staff do not work for or on behalf of any individual or entity named on the Asset Freeze Target List, nor to undertake any other activity that would be in breach of sanctions.

Ukraine (Crimea and Sevastopol)

In March 2014 sanctions were imposed on various individuals and entities in view of the ongoing situation in Eastern Ukraine and Crimea.

Russia

Prohibition on insurance in certain circumstances, application of 'dual use goods' ban means anything industrial, electronic, automotive or aviation related which could be used as a weapon would need review by RSA.

Iran

In November 2013 the Joint Plan of Action came into place for Iran, the US relief is more limited and while the UK has eased sanctions there could be a snap back at any time. For Iran we will require completion of a risk form, however with the easing of sanctions RSA now has banking arrangements in place allowing payment of claims locally.

Syria

The ongoing situation in Syria is evident, provision of insurance is specifically prohibited in certain instances, and we need to clear any trips to ensure we can legally provide cover and be able to fulfil the claims service.

North Korea

Handling claims in North Korea will be problematic, so it would be of benefit for our third party assistance providers to be aware of any trip, again to ensure that we can fulfil the claims service.

Cuba and Sudan

Whilst Cuba and Sudan are not sanctioned countries for RSA they are for Arthur J. Gallagher who as an American company are required to complete checks for these countries.

WHAT TO DO IF YOU ARE TRAVELLING TO A SANCTIONED COUNTRY

Firstly please **tell us as soon as possible**. Sanctions can be complex and we may need to apply for special permission in order to provide cover.

For all trips including Cuba and Sudan a sanctions questionnaire will need to be completed and returned to grant_thomas@ajg.com and Jayasri_pillai@ajg.com

We understand that any process may not always operate as hoped, so if a trip commences to any of the above countries prior to notification to Arthur J. Gallagher, please let us know as soon as the omission is found, then we will undertake sanctions due diligence.

THANK YOU

Royal & Sun Alliance Insurance plc (No. 93792).
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Horsham, West Sussex, RH12 1XL. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.

