

To whom it may concern,

Procurement & InsuranceDepartment

University of Reading, Miller Building, Whiteknights, Reading, RG6 6EE

phone +44 (0)118378 8309
email uor-insurance@reading.ac.uk

www.reading.ac.uk/procurement

01/08/2023

RE: Travel & Medical Insurance

The University of Reading purchases a block travel insurance policy covering all Insured Persons travelling on Business, Study or Work Placements which covers the following:

Territorial Limits:

Worldwide

Operative Time:

Insurance operates whilst the Insured Person is undertaking any journey which commences from
departure of the Insured Person from residence in their normal country of residence until arrival back at
such residence at the end of the journey, includes no waiting period nor co-payment and that there is
no reimbursements involved.

Personal Accident:

As purchased by the Insured

Travel Benefits:

•	Medical & Emergency Travel Expenses (minimum of £30,000) including cover for Covid-19-	Unlimited
•	Repatriation Expenses	Unlimited
•	My Lifeline Assistance	Unlimited
•	Legal Expenses	£50,000
•	Personal Liability	£5,000,000
•	Personal Property	£10,000
•	Business Equipment	£3,000
•	Personal Money	£5,000
•	Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay	£10,000
•	Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe	£10,000
•	Cancellation, Curtailment, Rearrangement & Travel Delay due to Pandemic (aggregate limit	£50,000
•	Political and Natural Disaster Evacuation (aggregate limit)	£100,000
•	Vehicle Rental Excess	£1.000

In respect of emergency repatriation this will mean the cost of transportation by any suitable means to an appropriate medical facility or to the Insured Person's home in the UK / their normal country of residence as recommended by the third party service providers in conjunction with the local attending Medical Practitioner. In the event of death the cost of transportation of the body or ashes and the Insured Person's personal Baggage back to the UK / their normal country of residence.

Yours Sincerely,

Cloque

Procurement Business & Insurance Manager



Lifeline Plus University of Reading Travel Card Pack





Lifeline Plus is more than just an insurance policy; it's a complete support network for business travellers. In addition to emergency travel, medical and security support, we provide a range of services that can be used any time – not just when making a claim.

You can access these services in a number of ways at any time:



Via our mobile app



On the travel assistance website **www.mylifeline.co.uk**



Or call our assistance helpline +44 (0)1273 456 463

AIG Travel Assistance App

Our mobile app puts a wealth of valuable information at your fingertips and has a quick-call Help button that immediately connects you to emergency travel, medical and security assistance. You can even notify selected contacts when you arrive safely via the geofenced check-in tool.







AIG Travel Assistance Website www.mylifeline.co.uk

Our travel assistance website will help you prepare for a trip and support you while you're travelling. Accessible via a desktop computer, tablet or smartphone, it provides a range of services that will keep you safe and informed while abroad, including:



Security awareness training

An online programme about travel security and situation awareness.



Country reports

Guidance about safety, health and travel issues throughout the world.



Security travel alerts

An email and SMS alert service to keep you informed about evolving situations that could disrupt your trip.



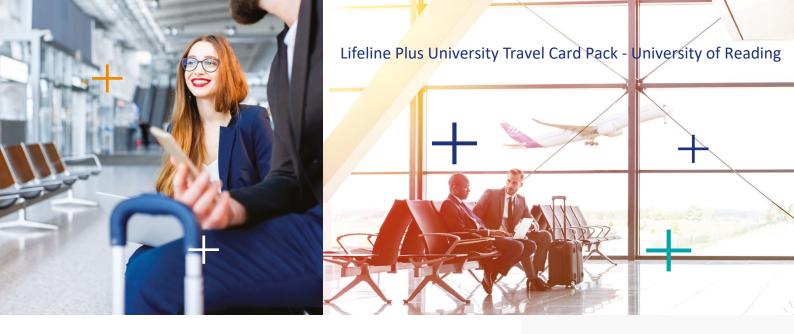
Global News Watch

Daily email roundup covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism worldwide.



Virtual Medical Care*

Round the clock access to GP Consultations for medical advice, prescriptions or specialist referrals via a website, an app or over the phone. Expert Case Management for complex medical cases and second opinions.



Travel Assistance Services Access to help and advice

In the event of a medical emergency, unexpected travel problem, security or political issue, we can help. The lists below describe some of the assistance services available to you.

Emergency medical assistance

From arranging doctor referrals to medical evacuations, we can attend to your medical needs anywhere in the world (excluding Sanction List countries).

- Emergency medical care and support 24/7
- Medical evacuation and repatriation, including via air ambulance
- Guaranteed payment arrangements with our network of medical providers
- Doctor/hospital/dentist/optician referrals and appointments
- Return travel arrangements
- Emergency prescription replacements
- Emergency medical supplies, including replacement glasses and lenses

Emergency travel assistance

We keep you on the move; our staff are always just a phone call away to solve last-minute travel problems or emergencies.

- Emergency return travel arrangements
- Flight, hotel and hire car bookings
- Port and airport assistance
- · Roadside assistance
- Lost baggage returns and replacements
- Guaranteed hotel check-ins
- · Help with missed connections
- Extended parking tickets following delays
- Compassionate travel arrangements for relatives
- Legal referrals

Worldwide travel assistance

Our coordinators will help you make travel arrangements and keep you informed about the latest travel updates.

- Help with lost passports and travel documents
- Emergency cash transfers
- Real-time country information reports
- Updates about travel requirements, including visa and passport requirements
- Updates about travel delays and strikes
- Updates about local health warnings, epidemics, required vaccinations and preventative measures
- Emergency three-way interpreter phone assistance
- Urgent message relays to family, friends and colleagues

Security support

You can feel safe and secure with our security support services.

- Real-time SMS and email alerts
- Emergency and security evacuations
- Crisis response team for major events

Concierge services

You can access our personal assistance coordinators 24/7 for a range of requests — large

- Restaurant recommendations and reservations
- · Booking taxis
- Tickets to events
- Golfing reservations

To access these services and download your mobile app visit: www.mylifeline.co.uk

Contact details

Emergency medical and travel assistance 24/7

Tel: +44 (0)1273 456 463

Money and personal property claims

Tel: +44 (0)20 7359 3433 (Open 8am-6pm Mon-Fri UK time)

All other claims

Tel: +44 (0)345 602 9429 +44 (0)20 8253 7401 Fax: +44 (0)20 8253 7569 Email: LUPCclaims@aig.com (Open 9.15am – 5pm Mon-Fri UK time)

Post:

The Accident & Health Claims Department, AIG UK, The AIG Building, 2 – 8 Altyre Road, Croydon CR9 2LG

All other enquiries

Tel: +44 (0)1273 456 463 (Open 24 hours a day, 7 days a week)

Claims information

You can make a claim by contacting the department responsible for your employer's insurance. A claim form should be completed and submitted to AIG. This can be obtained from your employer or can be downloaded from www.mylifeline.co.uk. Or you can notify us of your claim via the app or website.

Please note: unless your employer has preauthorised all claims, payment of a claim will require your employer's authorisation.

Cover queries

Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance cover.

All of the emergency and assistance services described are subject to the policy cover. Please refer to your policy wording for full details of benefits, terms, conditions and exclusions. All telephone calls to numbers shown in this brochure may be recorded for training or quality monitoring purposes.

Service providers: Non-insurance benefits which are provided through AIG Travel offer traveller assistance through coordination, negotiation, and consultation using an extensive network of worldwide third party partners. Expenses for goods and services provided by third party partners are the responsibility of the traveller. Whilst AIG UK takes every care in selecting business partners to provide the assistance services described in this brochure, AIG cannot accept responsibility for any advice given, or information or assistance provided.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: (@AIGinsurance www.twitter.com/AIGinsurance). Linkedin: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This

^{*}These services are provided by third party companies.