25 August 2021

To whom it may concern,

**RE: Travel Insurance**

The University of Reading purchases a block travel insurance policy covering all Insured Persons (staff & students) travelling on University 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

**Personal Accident:**
- As purchased by the Insured

**Travel Benefits:**
- Medical Expenses, Repatriation & Emergency Travel Expenses
- Baggage Insurance
- Cancellation Curtailment Replacement Rearrangement and Change of Itinerary
- Evacuation (Political and Natural Disaster)
- Legal Expenses
- Personal Liability

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,

[Signature]

Lead Category Manager
Insurance