

University Business Travel Insurance – Cover Limitations

The University can only purchase insurance for the University and its official activities, it is not authorised or regulated to arrange insurance for any other person or organisation. The University's business travel insurance policy therefore only provides cover for employees and students representing the University on official business.

Reason for Travel

For a trip to be covered the reason for travel must be for the purposes of University business activities, conferences, research etc. which have been approved, risk managed, organised and usually funded by the University as these are the activities and risks that the University is responsible for and can manage and control. The Head of Department is ultimately responsible for the trips undertaken by employees and students travelling from their department.

Health and Safety Requirements

It is a requirement under Health and Safety regulations that a risk assessment is carried out for all business activity including business travel to adequately assess the risks involved in the trip. To fulfil this obligation the University requires a risk assessment to be completed for all travel outside of the UK. Please refer to section on Fieldwork Safety on the Safety Office website.

<https://www.safety.admin.cam.ac.uk/other-hs-areas/fieldwork-safety>

Research work carried out during leave from University lecture and administrative duties

Employees using sabbatical leave to carry out research for the University can use the University's travel insurance as the reason for travel is "research". A full sabbatical or break from all University work to pursue personal travel, interests or research unconnected to the University of Cambridge cannot be covered by the University.

Personal and Holiday Travel - Limitations

Only personal holiday time incidental to a business trip can be covered and the

- i. holiday must be less than 50% of the overall trip
- ii. maximum personal time must not exceeding 14 days in total.
- iii. holiday must be in the same country/location as the business trip.

Example: 5 day conference including travel time - maximum additional incidental holiday allowed 4 days in the same country/location.

Onward personal travel, flights or holidays to other countries for personal reasons are not covered by the University's insurance as the purpose of travel is not for University business.

Sporting or other physical leisure activities

Participation in sporting or other activities undertaken in leisure time which increase the risk of injury or loss are not covered by the University's insurance as in both instances the University is not responsible for nor can it manage risks of employees or students personal time or activities.

Requirements for own travel insurance

Anyone undertaking personal travel or wishing to participate in leisure or sporting activities on personal time whilst away from the UK should arrange their own insurance policy to ensure that they have adequate insurance coverage.

