

# Wageningen University & Research

## Travel Insurance Information





## Summary of cover

Wageningen University & Research has a (Business) Travel Insurance (hereafter: Travel Insurance) for both its employees and students, more specifically including:

*All Employees, guest employees and host students who travel abroad in order of the policyholder.*

**And**

*All registered students who, in the context of their studies or required for an internship and/or thesis, travel abroad on behalf and with the approval of the policyholder.*

This insurance provides **worldwide** cover up to a consecutive travel period of 365 days. This Travel Insurance provides extensive cover during travel and includes cover\* for:

- Accident cover
- Medical Expenses
- Repatriation and other emergency travel expenses
- Personal liability
- Trip cancellation
- Travel curtailment or rearrangement
- Legal expenses
- Baggage
- Personal monetary loss
- Travel inconvenience
- Rental vehicle deductible expenses
- Hijack
- Kidnap, ransom and extortion
- Crisis containment management
- Search and rescue
- Political risk and natural disaster evacuation

*\*Please find the detailed information and the differences in cover for employees and students in the overview on the next page.*

|                                           | Students       | Employees      |
|-------------------------------------------|----------------|----------------|
| Personal Accident                         |                |                |
| In case of permanent disability           | € 50.000,00    | € 100.000,00   |
| In case of death                          | € 25.000,00    | € 50.000,00    |
| Medical                                   |                |                |
| Medical expenses                          | Actual cost    | Actual cost    |
| Emergency dental                          | € 1.000,00     | € 1.000,00     |
| Repatriation and Emergency expenses       |                |                |
| Repatriation of remains                   | Actual cost    | Actual cost    |
| Funeral expenses                          | € 10.000,00    | € 10.000,00    |
| Social repatriation                       | € 10.000,00    | € 10.000,00    |
| Liability & Legal Expenses                |                |                |
| Personal Liability                        | € 5.000.000,00 | € 5.000.000,00 |
| Legal expenses                            | € 10.000,00    | € 10.000,00    |
| Cancellation & Curtailment                |                |                |
| Trip Cancellation                         | € Not covered  | Not covered    |
| Travel Curtailment                        | € 7.500,00     | € 7.500,00     |
| Baggage                                   |                |                |
| Baggage                                   | € 5.000,00     | € 5.000,00     |
| Replacement Travel Documents              | € 2.500,00     | € 2.500,00     |
| Baggage delay                             | € 1.500,00     | € 1.500,00     |
| Moneary loss                              | € 2.500,00     | € 2.500,00     |
| Travel inconvenience & Vehicle deductible |                |                |
| Travel delay                              | € 3.000,00     | € 3.000,00     |
| Overbooked flight                         | € 500,00       | € 500,00       |
| Rental vehicle deductible                 | € 1.000,00     | € 1.000,00     |
| Other                                     |                |                |
| Hijack                                    | € 20.000,00    | € 20.000,00    |
| Kidnap, Ransom & Extortion                | € 500.000,00   | € 500.000,00   |
| Crisis containment management             | € 50.000,00    | € 50.000,00    |
| Search & Rescue                           | Actual cost    | Actual cost    |
| Political risk evacuation                 | Actual cost    | Actual cost    |
| Natural disaster evacuation               | Actual cost    | Actual cost    |

## Emergency Assistance

During travel it can happen that you face unexpected emergency situations, for example:

- A close relative passes away and you need to fly back home
- You are being hospitalized due to sickness or an accident
- You are falling ill and you do not know where you can find medical attendance
- You fall ill and locally there is no sufficient healthcare due to which you have to be evacuated to another country to receive treatment

### Travel advice: green/yellow

In such cases when you are residing in green/yellow countries you have to contact AIG TravelGuard at +31 10 453 5656. They are 24/7 available to assist you in such matters. In lesser urgent cases you can alternatively also send an e-mail to: [uk.assistance@aig.com](mailto:uk.assistance@aig.com). Nevertheless, it is advised to call for quicker assistance in urgent matters.

### Travel advice: orange/red

In urgent, serious emergencies in regions proclaimed as code orange/red (advise against all or all but essential travel) by the Dutch Ministry of Foreign affairs you have to contact International S.O.S. immediately at +44 20 87 62 80 08 (24/7 available).

In case of calling the assistance company, please keep the following information ready:

- Full name
- Date of birth
- Contact information
- Home address
- Current location
- Travel dates
- Policy number (students: 60.19.8653 / employees: 60.19.8654)
- If applicable: the information of the hospital you are staying or about to go to

## Travel App

AIG provides a Travel App in which you can find:

- The latest safety information about your destination
- A one-touch button to directly call AIG TravelGuard
- A Travel Safe Training existing of short videos to prepare properly for your trip

You can find the instruction for installing the app in Annex I of this document, also including more information about the app.

## File a claim

In case a covered event occurred and you want to file a claim, you can do so by sending the claim to the Servicedesk Facilities of the Wageningen University & Research ([servicedesk.facilities@wur.nl](mailto:servicedesk.facilities@wur.nl) / or via the website [facilities.wur.nl](https://facilities.wur.nl)) with attached the filled out claims form ([Claim form GBTA V1.1](#)) and the additional documents that are applicable as mentioned in the claims form.

Please make sure that you **keep all invoices** (and medical report if applicable) on file, because you will need these during filing a claim. Please, also keep other important documents on file for your claim (e.g. police report, report on stolen/damaged luggage at the airline, cancellation confirmation of the booking agency/airline/hotel, etcetera).

**Annex I: AIG Travel App**



**Business Travel Insurance**

**Travel Guard®**

**Emergency Assistance Card**

CALL  
**+31 (0) 10 453 56 56**  
**+44 (0) 1273 738 302**  
[www.aig.com/nl/travelguard](http://www.aig.com/nl/travelguard)

Below your AIG Policy Number.

When contacting us, please provide the following:

1. Your name
2. Your location
3. Your condition and query
4. Your policy number
5. A telephone number where we can contact you

For more information, or verification of coverage, please call the 24 hour assistance center.

## Help and advice when you need it - fast

AIG provides insured persons with business travel services, including all-important (medical) emergency assistance, and a range of online and telephone based services that can be used at any time – not just when a claim is being made.

### Services before you leave

**Security Awareness Training\*** – online security and situation awareness training  
 Before you travel on business you can access our e-learning security and situation awareness programme. It's simple to access and use and provides practical advice about:

- personal security
- preparation and arrival
- travel health risks
- getting around
- street crime and robbery
- carjacking and kidnapping
- terrorism and unrest

#### Country reports

Our country reports provide guidance about relevant issues in virtually every country you are likely to visit. You can create a customised report, which you can print or e-mail to a preferred e-mail address.

### Services when you're travelling

#### Emergency medical and travel assistance

If you need assistance call our 24/7 emergency helpline on  
 +31 (0) 10 453 56 56  
 or +44 (0) 1273 738 302.

Our multi-lingual staff have experience dealing with hospitals and clinics worldwide, and are supported by medical consultants and nursing staff, to help you get the most appropriate medical treatment.

#### Other assistance services

- Emergency message relay – to family and business associates
- Lost ticket & baggage location – help with replacement of lost or stolen tickets, passports or travel documents, and location of lost baggage
- Port/airport assistance – we'll liaise with your carrier if you're delayed on the way to your departure point and make onward travel arrangements, if necessary
- Legal referral – to an Embassy, Consulate or other source of legal advice, including a lawyer who speaks the language of the country involved

#### Security travel alerts

Sign up for our emergency e-mail alert service. Register your e-mail address, together with the country you are visiting, and we will send you e-mails that will keep you ahead of changing political situations or severe weather conditions which might disrupt your trip.

### Assistance at your fingertips

#### Download our innovative mobile app

We've developed a mobile app that puts a world of invaluable information and assistance in the palm of your hands, 24/7.

Available for Android and Apple iOS devices, with a mobile solution for BlackBerry®



#### Benefits include:

- A quick call Help button connects you to emergency medical and travel assistance
- A list of telephone and e-mail contacts
- Access to our business travel services and assistance website, [www.aig.com/nl/travelguard](http://www.aig.com/nl/travelguard)
- An intelligent addition to assistance cards, which can be mislaid or left at home

To access these services and download our mobile app visit:  
[www.aig.com/nl/travelguard](http://www.aig.com/nl/travelguard)  
 You will need your employer's AIG policy number.