Dear Student,

Further to the below email sent to you late last night (UK Time), we’ve received a few queries from students seeking clarification on the University travel insurance provision under which all Manchester students abroad are covered:

Insurance Questions:
Question 1: The Foreign and Commonwealth Office (FCO) Advice for my location has moved to ‘all but essential travel’. Will curtailment costs be covered by the University Travel Insurance?

Answer 1: If there is FCO Advice ‘against all but essential travel’ or ‘against all travel’ then the additional costs incurred as a result of coming home early will be considered by the insurance company. They will typically cover the cost of changing existing flights back to your home country or booking new flights where existing flights cannot be changed. The costs of booking a flight home are not covered if you do not already have a flight home booked as this would be considered a cost that you would ultimately have had to incur to return home at the end of your placement and not an additional cost incurred as the result of returning home early. You must keep evidence that you could not change or obtain a refund for any existing flights.

Question 2: If my placement is still continuing (e.g. the University is still open and delivering face-to-face teaching, the work placement is still viable with limited/minor adjustments) and there is no Foreign and Commonwealth advice stating ‘all but essential travel’ or ‘advise against all travel’ am I covered by the travel insurance if I make a personal decision to curtail my placement and travel home?

Answer 2: Unfortunately, curtailment cover does not apply in this situation despite the exceptional circumstances. Whilst it is absolutely understandable that some students may wish to curtail their placement even though their placement is still viable, insurance provision does not take account of this. Do check any personal travel insurance you may have purchased, however it is likely it will similarly require clear evidence that the placement is not viable or there to be an FCO Advisory that supports the need to curtail. In the document circulated yesterday you can find a number of suggestions with respect to alternative financial support.

Question 3: Given the circumstances is there any need for me to provide evidence of closures etc in order to support my insurance claim?

Answer 3: Despite the circumstances you should still ensure that you have all the relevant evidence to make a claim. Evidence will include communications evidencing the closure of your placement provider, evidence of requests for refunds from accommodation providers, receipts for costs incurred etc.

Question 4: I am worried whether ‘x’ will be covered by the insurance?

Answer 4: It’s difficult for the International Programmes Office to advise on specific insurance questions. If you need to clarify coverage for anything then you can email insurance@manchester.ac.uk or contact AIG direct UOM.travelclaims@aig.com
We will send further updates as we have them and will globally communicate the answers to any significant questions raised. In this unprecedented situation we are working as rapidly as we can to support you and to try to mitigate any consequences for your academic progression.

This advice is current as at 18.00 (UK Time) on 14/03/2020.

Take good care,
Caroline

Dr Caroline Whitehand
Manager, International Programmes Office