

Supporting Information for Semester 2 Travel (Undergraduate International Placements)

Finance

Student Finance:

You do not have to do anything in terms of contacting the Student Loans Company. The Funding Team in the Student Services Centre will report the change of circumstance to the Student Loan Company once it has been confirmed by your academic School. The SLC will then make the necessary adjustments and notify you directly of the changes to your funding entitlement, both in terms of tuition fee and maintenance loans.

If you have any additional questions regarding your funding then please contact the Funding Team: funding@manchester.ac.uk, +44 161 275 5000.

Sources of Financial Support:

Income-Assessed Travel Grants - You can find further information here:

<http://www.goabroad.manchester.ac.uk/finance-and-funding/student-finance/>

Living Cost Support Fund – this is available to students who find themselves in financial hardship and need access to funds as a consequence of the current unanticipated circumstances:

<http://www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund>

Erasmus+ - once you have received travel approval from your School, and your My Placement record has been updated accordingly, you will be contacted by the International Programmes Office with the full details of the steps you are required to take to ensure your eligibility for Erasmus+ funding along with the relevant deadlines for doing so.

Placement funding will be calculated from the start date of the in-country element of your placement. This can be no earlier than 1 January 2021 for placements newly eligible for approval following the University's revised approach to travel for Semester 2. For study students, this will typically be the first day you are required to be physically on campus (e.g. for your first class or your first compulsory orientation event). If your orientation or classes are being held virtually, then you will be funded from the first class or compulsory orientation activity as long as you are engaging with this in your host country with UoM approval. For work placements, your start date will be the first day you are required to be physically at work (or your first day or an induction session). If you are working virtually then you will be funded from the date you are required to be engaging in your work or attending a virtual induction as long as you are engaging with this in your host country with UoM approval. As in any year, funding cannot be provided until all Erasmus+ documentation has been fully completed, signed and submitted. We commit to processing funding as rapidly as possible once submitted.

If you have any questions regarding your Erasmus Grant please email:
erasmus@manchester.ac.uk

Insurance (what is and isn't covered)

You can download a summary of the Student Travel Insurance Cover by following the links from here:

<http://www.goabroad.manchester.ac.uk/emergencies-and-insurance/insurance/>

In terms of Covid-19 medical cover, the policy covers emergency medical expenses while abroad (including emergency travel expenses associated with becoming ill abroad). The policy also covers trip cancellation (prior to departure) or re-arrangement as a direct result of displaying Covid-19 symptoms or being told to self-isolate under the NHS Test and Trace system.

If your placement is cancelled ahead of its planned conclusion then the additional costs incurred as a result of coming home early will be **considered** by the insurance company; considered does not mean that this is guaranteed:

- 1) insurance will usually cover the cost of changing existing flights back to your home country or booking new flights where existing flights cannot be changed as long as a refund for the original flight is not available. 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 a result of returning home early. Equally, if you are eligible for a refund from your airline then the cost of a new flight is not covered by insurance even if it is much more expensive. You must keep evidence that you could not change or obtain a refund for any existing flights;
- 2) costs for unused accommodation will typically be considered where there is clear evidence that you have requested a refund but this was not permitted under the terms of your accommodation contract or similar;
- 3) if you leave belongings behind in anticipation of returning at a later date you should note that the return of your belongings by courier or similar will not be covered by insurance. [It is important to recognise that the logistics of regaining personal possessions is not always straight-forward and may be complicated in the event of long-term closures due to the pandemic. We would strongly advise under the current circumstances that you do not leave possessions behind]. The University cannot support with the return of belongings.

The following exclusions/limitations to the insurance are important to understand:

- 1) Disinclination to travel is not covered – for example, if you book/undertake travel and then decide you don't wish to go/continue then there is no cover for any of the costs you might incur e.g. accommodation costs because you cannot be released from your housing contract. It is likely that a worsening of the Covid-19 situation in your host country and a consequent decision to curtail your placement would be

classed as 'disinclination to travel' because the situation was fully foreseeable (especially if there was FCDO 'advice against all but essential travel' in place when you commenced your travel/placement).

- 2) There is no cover if cancellation, curtailment or travel delay is due to '*regulations made by any public authority or government or persons with the authority under legislation or licence to make regulations.*' This exclusion essentially means that if you had to cancel or curtail travel due to a newly imposed government regulation in your host country (or home country) or became stranded beyond the end of your placement, e.g. the Government imposed a lockdown under which all travel was prohibited or closed borders precluding all flights, you would not be able to claim for any associated costs such as having to pay for accommodation/living expenses in the host country for an extended period. This exclusion is significant in the pandemic context because all countries are using a range of emergency regulations including regulations that prohibit internal travel, close borders etc.
- 3) Should you for any reason relocate to a third country other than for necessary travel to return home, then the Travel insurance, will not cover you.

If you have any questions regarding insurance please email: insurance@manchester.ac.uk

Pre-departure Preparation

Make sure that you review the following in preparation for commencing your placement abroad:

Study and Work Abroad Handbook 2020/21 – you can find this under 'Learning Content' on My Placement

Preparing to go - <http://www.goabroad.manchester.ac.uk/preparing-to-go/>

AIG Travel Guidance for your country –

<https://travelguard.secure.force.com/TravelAssistance/TGPreLoginHomePage?PL=AIG%20UK> [you will need to register in order to gain access to country reports – the policy number required as part of your registration is 0010015245]

FCDO Travel Advice for your country - <https://www.gov.uk/foreign-travel-advice>

You are also strongly encouraged to take the 'Travel Security Awareness Training' modules provided by AIG. Once you've logged-in (see above) you will find these listed under the 'Security' tab.