



Swansea University
Prifysgol Abertawe

HEALTH & SAFETY IECHYD A DIOGELWCH



International Travel and Work placement Insurances

(Summer Programmes, Work / Study and
Combined Degree Programmes)





Objectives

- Understand roles and responsibilities.
- Understand the authorisation process.
- How to complete a suitable and sufficient international travel risk assessment.
- Understand insurance requirements.



Introduction

International travel is defined as :

Travel to another country outside of Great Britain,

N.B. Travel to Northern Ireland is also considered international travel

Risk Based process

- International Travel Policy
- International Travel Risk Assessment
- University Travel Cover

Useful links

- [International Travel Policy - Swansea University](#)
- [swansea-university-travel-cover-summary-2022.pdf](#)

Authorisation process.....in a nutshell

- All international travel is authorised by the University on completion of
 - Request to Travel form
 - International Travel Risk Assessment (Green, Amber, Red)
 - Work placement risk assessments – as applicable
- Documents are reviewed by Faculty panel / Go Global team
 - Snap shot in time
 - Based on information provided by the person travelling
- Approve or decline the international travel / placement.
- Person travelling must review the RA up to the point of travel and while abroad
- Approval can be removed based on changing risk levels / circumstances e.g. if war breaks out.

Do not book any travel or accommodation until your travel and activity have been approved. Without this approval the University's Travel Cover will not be in place.

Roles and Responsibilities





International Travel Risk Assessor (Traveller)

- Mandatory Basic Travel Security Awareness Course
- Completing a suitable and sufficient international travel risk assessment
- Completing fieldwork/ placements risk assessment / documentation
- Participant requirements
- Appropriate level of authorisation in place



The University **will not** authorise international travel for summer programmes/work/study and combined degree programmes, to countries where the FCDO advises **against all travel and all but essential travel**.

The University has the right to refuse travel as part of the authorisation review process.

International Travel Risk Assessment Forms



International Travel forms

There are three forms required are:

1. Request to Travel
2. International Travel Risk Assessment
3. Participant Declaration and Information (for group travel only).

There is an International Travel guidance document that provides a step by step guidance on how to complete the risk assessment

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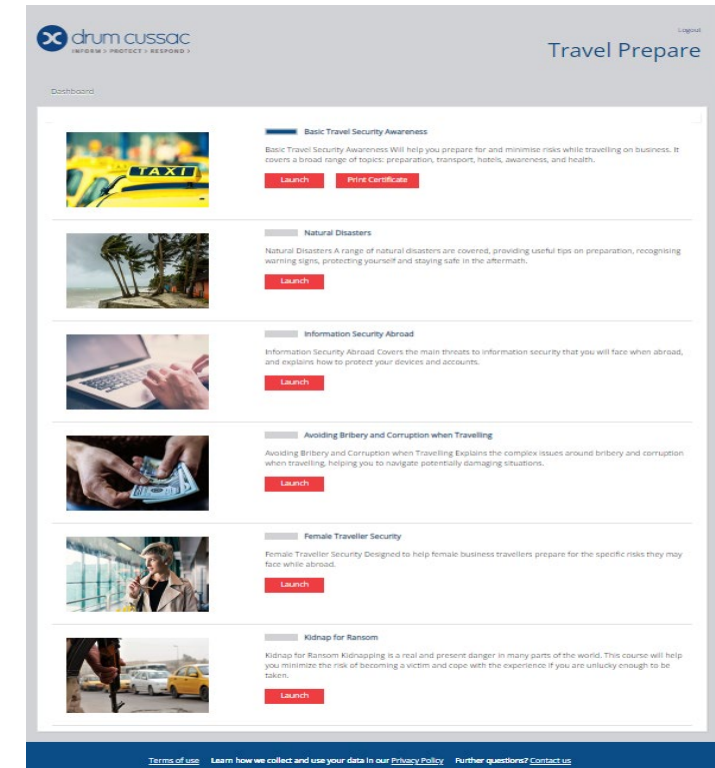
Before you start....

- Complete the Drum Cussac Training <https://travelprepare.drum-cussac.net/login/self-registration.php>
- Access to the FCDO website [Foreign travel advice - GOV.UK \(www.gov.uk\)](https://www.gov.uk/foreign-travel-advice)
- Access to the Drum Cussac Website <http://www.drum-cussac.net/>
- Understand the University Travel Cover (Insurance)
- Additional information i.e. travel organiser / partner organisation

You are responsible for ensuring that the information you provide is accurate and that you continue to monitor the risk level prior to travel and while you are abroad.

Request to Travel form

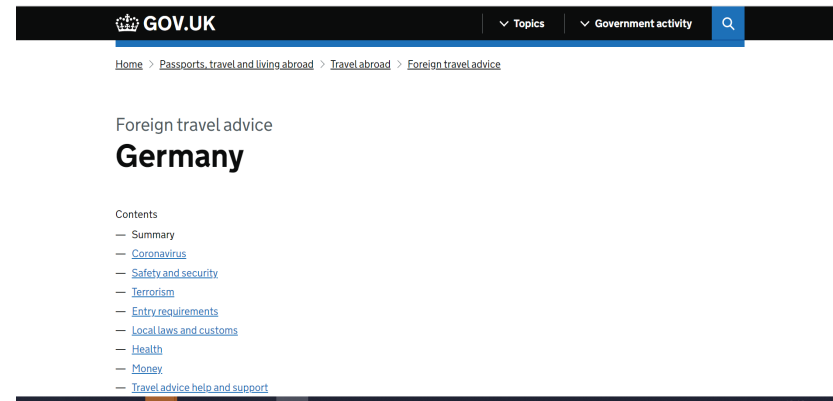
- Access Drum Cussac Travel prepare e-learning for access to course(s)
 - Basic Travel Security Awareness (mandatory)
 - Natural Disasters
 - Information Security abroad
 - Avoiding Bribery and Corruption when travelling
 - Female Traveller Security
 - Kidnap for Ransom



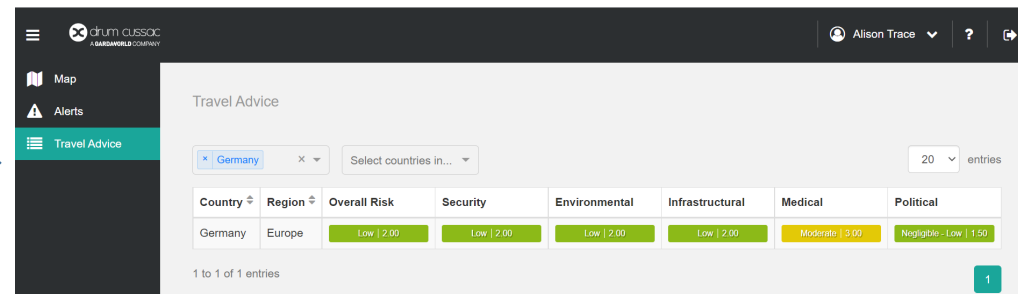
Request to Travel form

Country Status

Access FCDO Travel Advice for specific country(s)



Access Drum Cussac for specific country risk ratings



By Clicking on the country, you can get an overview that can assist with the risk assessment (you can download a pdf)

Travel Cover



Travel Cover

- The University provides Business Travel Cover for activity **related to the university undertaking**
- Before you travel
 - Register on the risk monitor site and download **Globalriskmanager** app
 - Travel advice, security information and alerts See <https://umal.co.uk/travel-hub/pre-travel-advice/>
 - Global Response – Emergency advice and assistance 24/365
 - Tel: +44 (0)2920 662425 E-mail: UMAL@global-response.co.uk
Reference: UMAL/028

**Contact Global Response before incurring any substantial medical expenses or being admitted as an inpatient at any hospital, clinic or nursing home.
Do not arrange repatriation without the prior approval of Global Response**

Travel Cover

- Before you travel
 - All travellers should have a copy of the Summary of Travel Cover
 - You MUST check the extent of the cover and whether it is sufficient and understand;
 - The exemptions and exclusions i.e. COVID disruption
 - How to report a loss, theft or damage
 - What to do in the event of a claim
- Personal Travel Insurance will be required if:
 - Planning to extend the travel or
 - Activities carried out outside of the University organised trip
 - Carry out higher risk activities,
 - Specific medical needs
 - Always confirm it covers repatriation from the country back to the UK

Risk assessment



Hazard & Risk (Examples)

Security	Environmental
<ul style="list-style-type: none">• Terrorism• Crime, including;<ul style="list-style-type: none">• Petty crime• Organised crime• Conflict• Unrest• Local celebrations / festivals• Lone traveller• Cyber	<ul style="list-style-type: none">• Weather<ul style="list-style-type: none">• Storm season/ tornado• Climate• Volcanic• Seismic• Remoteness• Altitude

Hazard & Risk (Examples)

Infrastructure	Medical / Health
<ul style="list-style-type: none">• Aviation• Land / local travel• Car Hire• Utilities	<ul style="list-style-type: none">• The location and quality / reliability of Medical Facilities• Pre existing conditions and Medication• Consider the possible effects of jetlag• Water Quality• Food allergies / intolerances• Diseases and COVID-19• Pregnancy

Hazard & Risk (Examples)

Political	Local laws and customs
<ul style="list-style-type: none">• Local and National elections• Corruption• Unrest• Protests	<ul style="list-style-type: none">• Local traditions, customs, law and religions<ul style="list-style-type: none">• Dress codes• Alcohol• LGBTQ+

Hazard & Risk (Examples)

Accommodation	Miscellaneous
<ul style="list-style-type: none">• ABTA/ATOL Protected	<ul style="list-style-type: none">• Money/ banking facilities• Contingency funds• Communication

Risk Assessment forms



International Travel forms

Form	Description
Green	Travel outside of Great Britain (including destinations and transits) if: FCDO does not advise against travel and ALL Drum Cussac Risk Ratings are 3.0 and below
Amber	Travel outside of Great Britain (including destinations and transits) if: FCDO does not advise against travel and/or ANY Drum Cussac Risk Ratings are above 3.0 and ALL are below 3.5
Red	Travel outside of Great Britain (including destinations and transits) if: FCDO advises against all but essential travel / all travel and/or ANY Drum Cussac Risk Ratings are 3.5 and above

Green International risk assessment

Travel outside of Great Britain (including destinations and transits) if:

FCDO does not advise against travel and ALL Drum Cussac Risk Ratings are 3.0 and below

- Authoriser / reviewer will check:
 - The FCDO Advice / Drum Cussac Information correct
 - Ensure the emergency contact information has been completed
 - Sign as Authoriser or decline the request

Amber International Risk Assessment

**Travel outside of Great Britain (including destinations and transits) if:
FCDO does not advise against travel and/or ANY Drum Cussac Risk Ratings are
above 3.0 and ALL are below 3.5**

- **International Travel Risk Assessor must:**
 - Complete the travel plan
 - Read/ review and amend pre-populated risk assessment
 - Complete the emergency contact information and planning
 - Ensure contingency plans have been put in place
 - Sign Declaration

Red International Risk Assessment

Travel outside of Great Britain (including destinations and transits) if:

FCDO advises against all but essential travel/all travel and/or ANY Drum Cussac Risk Ratings are 3.5 and above.

- International Risk Assessor
 - Justification section
 - Travel Plan
 - Covid-19 considerations
 - International travel risk assessment
 - Emergency contact information and planning
 - Contingency plans
 - Sign declaration

Questions?



Work placement Insurance



Swansea University requirements

- Duty to ensure appropriate H&S measures are in place to protect students taking part in University activity
- Ensure effective arrangements are in place
- Risks to students are minimised so far as practicable
- Students are briefed and aware of the risks associated with the placement
- Maintain the right to not authorise placements where there is concern about risks or insufficient information is provided to make an informed decision

Insurance - recap

Why is insurance important?

- Ensure you have cover for any personal loss you may encounter
 - Personal belongings
 - Personal injury
 - Travel issues e.g. cancelled flights, lost luggage
 - Medical treatment

What insurances relate to work placements?

- Travel and personal accident cover
- Insurance that covers you in the workplace for tasks & activities
 - In the UK this is Employers Liability Insurance and/ or Public Liability Insurance
- Medical Indemnity
- Motor insurance

Insurance types

Insurance type	Provided by	Information
Employers liability (ELI)	Host organisation	It is a legal requirement for companies in the UK to hold this insurance if they employ people. It meets the cost of compensation for employee's injuries or illness whether they are caused in or off site following negligence by the employer.
Public liability (ELI)	Host organisation	It is a legal requirement for companies in the UK to hold this insurance. This insurance covers the cost of claims made by members of the public for incidents that occur in connection with business activities. Public liability insurance covers the cost of compensation for personal injuries, loss or damage to property.
Workers Compensation (Some overseas placements only)	Host organisation	Workers' compensation may be held by the overseas placement provider and is a form of insurance providing wage replacement and medical benefits to employees injured in the course of employment.

Insurance types

Insurance type	Provided by	Information
Personal Accident	Student (if host organisation does not hold ELI/ PLI or equivalent)	This personal insurance provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.
Professional indemnity & Medical indemnity	Student	<p>Professional indemnity insurance is a type of liability cover designed to protect an individual or business against claims made by clients for loss or damage due to negligent advice or services provided for a fee. This is usually held by the placement provider.</p> <p>Medical elective students are required to possess their own medical indemnity insurance.</p>
Travel	University* <i>*Students may need to take out additional cover for travel/ sports activities undertaken that don't direct relate to the placement.</i>	Travel insurance is insurance that is intended to cover medical expenses, trip cancellation, personal possessions, personal liability and other losses incurred while travelling, either internationally or within one's own country. Cover varies policy to policy and there may be some differences in cover.

Insurance types

Insurance type	Provided by	Information
Medical/ health	University	Health insurance is a type of insurance coverage that pays for medical and surgical expenses incurred by the insured. Health insurance can reimburse the insured for expenses incurred from illness or injury, or pay the care provider directly.
Motor	Host organisation (if driving for work purposes)	A motor insurance policy is issued by an insurance company as part of the prevention of public liability to protect the general public from any accident that might take place on the road. Cover can vary but generally covers death, injury, damage to vehicles and third party property.

What does this mean to me?

- Where you go on placement (UK or Overseas) will have an impact on the level of insurance cover available to you
- It is a legal requirement in the UK for companies to take out Employers liability and Public liability. This is not the case for many overseas countries and as such there may be little or no insurance cover provided for you by the host organisation.
- Other countries like Australia and NZ while it is a legal requirement may not agree to provide the cover – due to cost.

STUDENT PLACEMENTS – INSURANCE

EMPLOYER

Insurance that should be provided by the host institution

TYPE

Employer's Liability Insurance/ Worker's Compensation Insurance

Public Liability Insurance

WHAT IS IT FOR?

Meets the cost of compensation if you are injured/ suffer an illness due to the fault of the employer

Covers cost of compensation for public/ others personal injuries/ loss/ damage caused by the business activity i.e. if you made a mistake on placement that resulted in damage/ injury to someone

NO INSURANCE FOR STUDENT?

Student must take out their own Personal Accident Cover which provides cover for the workplace. This will be advised on approval of the placement.

UNIVERSITY

Cover provided by the University

Public Liability Cover

When on 'University business' our Public Liability covers students

The University, at its discretion, could extend its Public Liability cover to include a student**, in the event that the student is held liable for any third party damage/injury.

Travel & Personal Accident Cover*

Emergency medical expenses, trip cancellation, personal possessions, personal liability and other losses* incurred while travelling
NB includes up to £50,000 personal injury cover that includes the workplace.

* **NB** The cover will not however include extra-curricular activities e.g. water sports or travel you may undertake not related to your elective e.g. prior to or post elective.

** The University will not indemnify the student if it believed the student acted maliciously or with intent.

What you must do

- You will be advised if your placement does not provide ELI/ PLI or equivalent
- You must decide whether you are happy to proceed with the placement
- If you choose to proceed the University advise you to take out your own personal accident cover – to include workplace activities
- The level of cover you can buy is unlikely to be as comprehensive as a UK based ELI policy
- You must consider the level of cover required e.g. what would you need if you were to suffer a life changing injury
- The University is unable to advise on insurance as we are not part of the Financial Conduct Authority

Questions?

