Medical elective

Extent of cover

As a student, if you travel overseas on University business, i.e. as part of your course, you are entitled to travel insurance. The policy does cover medical electives, including the potential risks involved in working in a hospital, e.g. needlestick injuries. Personal Liability is also covered. However, for claims arising from bodily injuries to others due to students’ medical activities, they need an indemnity from the institution they are visiting.

The University's business travel insurance does not cover trips within the UK.

Application

You can apply for cover on the Chubb web portal at https://universityofcambridge.chubbinstanda.com/Public/Index. You will receive an automatically generated certificate.

Time of application

Travel insurance should be booked at the time of arranging the travel to take advantage of the cancellation and rearrangement cover provided by the policy.

Incidental holiday – (An incidental basis means that the activity you are doing on holiday is not the specific reason for going on the holiday)

The rules regarding University travel insurance cover for incidental holidays are the following:
- The department needs to agree to the arrangement.
- The trip must not exceed 50% of the travel period - the maximum permitted Incidental holiday period is 7 days for any trip.
- The holiday needs to be in the same country as the business trip.
- If sporting activities are included in the holiday portion of the trip, extra insurance should be taken out by University travellers for the holiday portion of the trip.

We are of course happy to answer queries not covered by the points above.