Medical elective

Extent of cover

As a student, if you travel 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.

Application

For trips up to 90 days, you can apply for cover at http://www.admin.cam.ac.uk/offices/insurance/travel/. If your trip is longer, please e-mail insurance.section.online@admin.cam.ac.uk. Students can apply either as “Registered with the Board of Graduate Studies” or “Other Graduate Student” – this makes no difference to the cover.

The “Multiple destinations” option is at the top of the list of destinations.

Purpose of the trip

We are aware that “Medical elective” is not one of the listed options; choosing “Field trip” is fine. We are unable to have “Medical elective” added to the list as the website is built on an outdated platform and is no longer supported for development.

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

The rules regarding University travel insurance cover for incidental holidays are the following:
- The department needs to agree to the arrangement.
- The maximum permitted holiday period is 14 days for any trip with the additional proviso that the holiday portion of the trip must not exceed 50% of the travel period.
- 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.

Re-confirmation of cover

We are of course happy to answer queries not covered by the points above. However, we are understaffed and do not have the capacity to re-confirm already confirmed cover for trips.