

Travel Insurance for Medical Electives

Extent of Cover

As a student, if you travel overseas on University business, i.e. as part of your course, you are entitled to and must apply for University Business Travel Insurance cover. 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 policy does not cover trips within the UK.

Application

You can apply for cover as described on the Insurance Section website (<https://www.insurance.admin.cam.ac.uk/>). 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

The University's policy provides cover for a short holiday taken in conjunction with a business trip. The duration of incidental holidays that can be covered is restricted, due to tax implications – see current information on the Insurance Section website (<https://www.insurance.admin.cam.ac.uk/>). The holiday needs to be in the same location as the business trip in order to be considered incidental. If sporting activities are included in the holiday portion of the trip, extra insurance should be taken out by the traveller.

The Insurance Section is happy to answer queries not covered by the points above; please contact insurance@admin.cam.ac.uk.