

Leiden University Travel and Accident Policy as of January 2017

Policy number: NLBBBA04490

Leiden University, as part of its duty of care – and in conjunction with AON IPM, has developed a new travel and accident policy. Effective as of January first 2017.

Our global insurance package is tailor made and comprises a number of coverages through our business travel and accident insurance underwriter Chubb.

- The program consists of a Master Policy issued in the Netherlands.

Incident and Claims Management

We would like to emphasize that Ace assistance will be our primary incident response organization worldwide for medical travel or accident related incidents so please make sure that (frequent) travelers are familiar with the emergency phone number. **Ace assistance: + 31 (0) 10 289 35 36.**

In case of security issues Ace assistance works together with RED 24. In all security related travel incidents please contact RED 24 +31 (20) 709 50 32.

For all other travel related financial incidents travelers have the possibility to claim back costs incurred based on our business travel/accident insurance coverage and terms and conditions.

Coverage University Leiden Business Travel/Accident Insurance

Inception date: January first, 2017

Insured: All persons, with exception of students, whom make a business travel abroad on policyholders expense, not over 70 years old.

Operative time: During business travel (max 365 consecutive days), worldwide. Coverage begins at the actual start of an anticipated trip. Cover terminates upon his/her return to his/her home or place of employment, whichever occur first.

Inland Travel: Inland Travel is covered provided that there is a:

- Pre-booked overnight stay
- Pre-booked airplane ticket

Policy wordings: Chubb (Ace) Multinational Injury and Travel Insurance

Assistance Company: Ace Assistance

Highlights insured amounts and benefits Travel Insurance

Personal accident

- | | |
|-------------------------|--------------|
| ✓ Accidental Death | Euro 100,000 |
| ✓ Permanent Disablement | Euro 100,000 |

Medical expenses

- | | |
|---|-------------|
| ✓ Medical expenses (secondary coverage) | Unlimited |
| ✓ Funeral expenses | Euro 11,500 |

Medical and Other Expenses in-country travel

In respect to medical and dental costs during in-country travel, it is agreed that no reimbursement will be granted if insured has no primary medical insurance. However in cases that insured has no primary Medical Insurance in place the benefit for Medical Expenses will cover Medical Expenses after an accident or heart attack, stroke or myocardial infarction to a maximum of € 100,000.--.

Luggage

- | | |
|---------------------------------|------------|
| ✓ Luggage (first loss) | Euro 7,500 |
| ✓ Luggage Delay | Euro 2,000 |
| ✓ Electronic Business Equipment | Euro 1,500 |
| ✓ Loss of Money | Euro 1,500 |

Liability

- | | |
|----------------------|----------------|
| ✓ Personal Liability | Euro 1,200,000 |
|----------------------|----------------|

Cancellation

Euro 11,500

Legal expenses

Euro 25,000

Evacuation

- | | |
|---|-------------|
| ✓ Political and Natural Disaster Evacuation | Euro 55,000 |
|---|-------------|

Security

- | | |
|--|------------------|
| ✓ Hijack | Euro 550 per day |
| ✓ Deprivation of Liberty | Euro 20,000 |
| ✓ Advice costs in case of abduction for ransom | Euro 150,000 |

Aggregate limits

- | | |
|-------------------------|-----------------|
| ✓ Per event overall | Euro 25,000,000 |
| ✓ Multi engine aircraft | Euro 15,000,000 |
| ✓ Other aerial device | Euro 10,000,000 |

Beneficiary

All benefits are payable to the employee.

Private trips

Business trips also include any trip taken by an insured person insofar as this follows from a business trip. When an insured stays longer (or arrives earlier) in the country for holiday (maximum of 3 days) after a business trip, there is coverage on this policy. This coverage will also apply to spouse and children of the insured member.

War and/or warlike actions

The accident cover provided under this Insurance is automatically extended to cases of war and/or warlike actions throughout the world, exception being made in respect of the following countries: Iraq, North Caucasus, Somalia, Ukraine, Yemen, Sudan.

Disclaimer: Please note that this document is for information purposes only. Terms and conditions of the original policies are binding. More specific details about the coverage can be found in the global policy and the wordings applicable.

Insurance card

A pdf file with an insurance card is available and will be distributed along with this insurance instruction.

Smartphone App

A smartphone app “Chubb Travel Smart App” is available in the google play and Apple Store. For registration our policy number **NLBBBA04490** is required. This app provides country specific alerts, digital insurance card and enables the University of Leiden to locate your position in case of emergencies. The app has the name of Chubb, since ACE required recently Chubb.

