

TU Global Safe Travel program (version 1.0 2018)

1 Introduction

If you go abroad as part of your studies at TU Delft or as an employee, you are obliged to register your stay in OSIRIS (start and end date must be registered). Through this registration, TU Delft knows where its students and employees are going, and Student Affairs can then tailor its international policy on this. After registering and filling in your contact information in Osiris, you will be covered by the collective travel insurance of TU Delft for the study-related part of your trip abroad. In the event of a calamity, the Safety and Security Department is aware of where you are, in cooperation with the embassy and the Crisis Centre of TU Travel Insurance we can help you in case of emergencies.

- <https://www.tudelft.nl/studenten/ondersteuning/study-internship-abroad/safety-insurance-vaccinations/>

The registration procedure is the following:

1. Watch this video and see the checklist about registration
2. Login in Osiris and click on the button Stay abroad.
3. Create and submit a New Request.
4. Register in 24/7 BZ Information Service with the link provided by OSIRIS.
5. You'll receive a reply about your insurance during your stay
6. Click Contact and Emergency information and fill in the information about your accessibility
7. Save your contact and emergency information

The TU Delft travel insurance is not a comprehensive health insurance and only covers the necessary medical costs directly related to an accident or sickness during the stay abroad. Medical costs due to existing conditions are not covered. Also treatments that can be postponed until return to The Netherlands will not be covered. Students always have to arrange a main or primary health insurance by themselves. The maximum period of stay abroad for trainees and students is set at 180 days. All stays with a longer duration than 180 days are not covered by the insurance. Students have to take out a travel insurance policy for the additional days by themselves. Students should be aware that the insurance period of the policy is 12 months with tacit renewal. The same contract of insurance will be automatically renewed.

2 Individual Responsibility

When traveling, students should behave in a way that minimizes risk for themselves and the company. TU Delft will do all it can to exercise its duty of care, but travelers have a responsibility to use common sense both during the planning of a journey, and while traveling to international locations. Travelers should have emergency contact numbers with them, including those needed to cancel credit cards or travelers cheques (in the event of loss).

3 Incident Management

To manage travel related risk, our response organization Assistance proactively monitors, conducts analysis for, anticipates, and provides assistance for global situations that may cause risk to TU travelers.

In the event of an emergency or incident during your stay abroad

1. Call the emergency number of the insurance company AIG: +31 10 4535656 and have the TU Delft travel insurance policy number ready: 60.10.4117
2. Call the emergency number 24/7 BZ Information Service: +31 247 247 247
3. Inform the TU Delft control room +31 152 788 888
4. Inform your parents and local supervisor
5. Inform your TU Delft supervisor and/or your faculty international office

4 Travel Insurance Guidelines

TU Delft has a travel insurance which is effective for all employees and students who make business trips abroad on TU Delft instruction. The insurance provides worldwide coverage. For more details about the insurance program please see the summary of the covered items:

- Personal Accident
- Medical cost (the travel insurance provides secondary coverage. Every traveler is expected to have a primary health insurance in place).
- Travel assistance
- Personal Belongings and business equipment
- Personal liability
- Legal assistance (a criminal act committed intentionally or consciously is excluded)
- Deprivation of liberty.
- Political unrest and evacuation.

Please take note that in case of theft or burglary of your luggage valuables or electronics you will need a police report for a complete claim. Only complete claims will be handled by the insurer.

5 What do we expect from you?

We expect you to check the above-mentioned guidelines prior to going on a business trip or working abroad.

Business travel, as with any travel, may come with inherent risk(s). Travelers may be exposed to any of the following risks:

- Accident, health and medical risks.
- Violent crime risks.
- Travel risks (cancellation, losing or damaging luggage, loss of passport, evacuation, repatriation etc.).
- Transport risks, in particular road traffic collisions or the use of means of transport with low safety standards or which are not regulated (locally).
- Legal assistance.
- Terrorism, political unrest etc..
- Kidnap for ransom.

6 What can you expect from us?

If you have any questions regarding business travel and working abroad, please contact Education & Student Affairs-Education. Service Centre: contactcentre-esa@tudelft.nl

If you have a claim, you can send the claim to Aon: bti.claims@aon.nl

Enclosed files:

- Aon claim form
- Subbery of cover of the Business Travel insurance

7 Frequently asked questions:

What do you need to do if you go abroad as part of your studies at TU Delft?

- You are obliged to register your stay in OSIRIS (start and end date must be registered) <https://www.tudelft.nl/studenten/ondersteuning/study-internship-abroad/safety-insurance-vaccinations/>

Can I terminate my own primary health insurance?

No you can't you need your own primary health insurance. We arranged a medical coverage on the business travel insurance that covers risks which are not insured on your basic health insurance.

Always take the alarm service provider contact information of your medical insurance with you during business trips.

I already have arranged a travel insurance. Why do I need a business travel insurance? Generally, a travel insurance will only cover costs that are not work/study related. So, if you go abroad for your study/university you need the business travel insurance the TU Delft arranged for you.

Is my vacation after my business trip also covered?

No, the business travel insurance that the TU Delft arranged for you is work related. For vacations you need to arrange your own private travel insurance.

What is the maximum duration of your trip?

The maximum insured duration of your trip is 180 days. Students have to take out a travel insurance policy for the additional days by themselves.

Do I need to pay all medical expenses in advance?

No, in the event of an Accident or illness during the Business trip AIG assistance will arrange and pay for the invoices of the Hospitals and clinics so that you do not have to advance these payments by yourself.

Is there a deductible applicable?

Yes for (personal belonging & business equipment, article 7) there is a deductible of € 150,- applicable per claim + no benefit will be paid for:

- 25% of the amount between € 2500,- and the replacement costs of an object with a value over € 2.500,-. The maximum insured amount is € 5000,- per claim.

Witch Information I need to send If I have a claim?

Loss/theft of luggage: To assess the claim we need all the mentioned documents:

- A completed and signed claim form
- Booking details of the trip, such as the e-ticket/ boarding pass
- Police report (not necessary when you lose your luggage)
- A full specified overview of all the items claimed. Please mention for all lost items the following details: what kind of item it is, purchase invoices of the lost items; the date of purchase and the purchase price of this item; a screen-print of your bank statement will also suffice.

Loss of Luggage or damage to a laptop by flooding (Dropping tea/coffee over your laptop), is basically covered. We would like to receive the same documents as above, but without a police report

Lost luggage with the airline: we need the above mentioned documents together with:

- The property irregularity report you received from the airline
- The confirmation from the airline company regarding their compensation to you.

Medical claim: we need:

- A completed and signed claim form
- Booking details of the trip, such as the e-ticket/ boarding pass
- Medical invoices: If medical costs are being claimed the insured first has to file the medical costs with his own private health insurer. If his private health insurer doesn't cover all the costs, we would like to receive the rejection letter from his health insurer which shows that they do not (fully) compensate him for his medical costs.

In case of the death of first/second degree family members:

- A completed and signed claim form
- Death certificate in English
- Your birth certificate in English and the birth certificate of your father or mother to establish the kinship between you and your 'late family member'.
- A full specified overview of all the items claimed

What do I need to do when during my travel I need to undertake activities with a higher risk?
For example:

- Working at height of 4 meters or higher
- Professional and semi professional sportmen/-woman
- Working Offshore – Diving
- Etc

If yes, please provide a detailed description of these activities to (Kelly Duivenvoorden TU-IV@tudelft.nl) and ask in advance permission.