

## **Personal Accident and Travel Insurance**

The School's Travel Insurance policy covers all staff travelling on "School business" and students while on "School organised field trips".

"School business" is defined as travel in connection with LSE activities including

- Research Grants or Contracts, or research funded wholly or partly from School funds;
- Attendance at conference while representing LSE;
- Student recruitment;
- Official School representation.

"School organised field trips" are defined as travel in connection with

- Supervised undergraduate departmental field trips;
- Attendance at conferences as required by Graduate students' studies;
- PhD and Masters student field trips

The School's travel insurance does not cover travel by staff on sabbatical or special leave, holiday travel, or travel for private lecturing or for private consultancy work.

Insurers take a common sense approach to incidental sightseeing. If the main purpose of the trip is School business then incidental sightseeing will also be covered. A week's holiday after the School business has been concluded would not be covered. Please ensure you check visa requirements for the areas you are visiting as some countries may not allow research to be conducted on a visitor's visa.

All students must obtain approvals from your Head of Department, Research Degree Office, and/or Research Degree Subcommittee Chair prior to booking your travel. The travel insurance cover note will only be issued to students by the Health & Safety Team after all approvals have been granted and the necessary risk assessments completed.

## **Travel to Complex Risk Environments**

The School's standard travel insurance does not automatically cover every country however; it may be possible to obtain insurance cover for excluded areas (at a cost) if additional risk control measures are put in place. Travel to any area that the FCO advises against travel or essential travel only will require a detailed health & safety risk assessment. The insurer also has exclusions in other areas; you must check your intended destination with the Health and Safety Team at the earliest opportunity if you think exclusions may apply.

If you are travelling to an excluded area you will be required to complete the hostile environment health and safety risk assessment. If any specialist risk mitigation is identified through the assessment the Health and Safety Team will obtain a quote from their travel security providers. Please note that additional insurance premiums and any specialist risk mitigation may incur additional costs which will need to be met by the research funding or the department.

Once the relevant approvals and risk mitigation is in place the Health and Safety Team will issue your travel insurance cover note.

The [Health and Safety Team](#) can be contacted on 020 7852 3677, further guidance on fieldwork safety can be found on the [Health and Safety website](#).