

# **Insurance**

## **Travel and Expenses**

## Contents

Overview .....	3
Audience .....	3
Responsibilities .....	3
Policy.....	3
Insurance Provisions.....	3
Civil Service Injury Benefits Scheme .....	3
Personal Injury Compensation (PIC) .....	4
FCO Healthcare Scheme.....	5
Personal Effects.....	5
Insurance for Country-appointed Staff .....	6
Underwriting .....	6
Underwriting of personal insurance schemes .....	6

## Overview

This section describes the main insurance provisions for British Council staff, which are:

- Civil Service Injury Benefits Scheme (CSIBS)
- Civil Service Personal Injury Compensation (PIC)
- Foreign and Commonwealth Office (FCO) Healthcare Scheme
- Limited self-insurance for personal effects
- Medical insurance for country-appointed staff
- Personal Insurance underwriting

## Audience

This section applies to all staff worldwide, unless otherwise stated in contracts. Consultants, visitors and others with whom the British Council has connections should use this policy as a benchmark, wherever possible.

## Responsibilities

These guidelines and procedures are to be read and followed by all staff and line managers.

## Policy

The Civil Service Compensation Scheme (CSCS) provides cover for most staff in the event of severe injury or death, and staff do not need to be members of the scheme to qualify for the benefits. Cases are approved by the scheme administrators.

The self-insurance scheme for personal effects is administered centrally in Human Resources (HR), and any member of staff can make a claim. No insurance policy has been bought to cover the cost of claims, and any approved cases must be paid for by the local or departmental travel budget of the member of staff making the claim.

The personal insurance underwriting scheme is available to UK and country appointed staff. Claims must be made to Pay and Employment Relations, HR.

There are a number of options country directors can consider for medical insurance for country-appointed staff. Costs must be met from country budgets.

## Insurance Provisions

### Civil Service Injury Benefits Scheme

**Note:** This guidance applies to staff serving in the UK, those recruited in the UK and country-appointed staff as follows:

- Locally recruited and employed staff, only if there is no satisfactory scheme of injury compensation provided under local legislation
- All members of the Principal Civil Service Pension Scheme (PCSPS), including Partnership Pension Account
- Staff who are not pensionable in PCSPS
- Staff who are covered by another occupational pension scheme which does not provide compensation for personal injury (such as the Central Bureau Pension Scheme, and staff covered by the teaching and exams staff' pension scheme).
- Staff who have opted out of the PCSPS.

Injury and death benefits are payable if, while on duty, death occurs or the injury is severe enough to prejudice future earnings capacity. It does not compensate for pain and suffering,

and is very restrictive in its interpretation. For example, injury or death that occurs during normal travel to work and meal breaks on work premises are excluded.

Benefits include:

- payment of a short or long-term injury allowance
- lump sum payment (in certain circumstances)
- annual increases to injury allowances
- an allowance and, in some circumstances, a lump sum paid to your family following your death.

Full details of the CSIBS are explained in the booklet Civil Service Pensions Injury Benefits Scheme, obtainable online from the Civil Service Pensions website.

### **Personal Injury Compensation (PIC)**

**Note:** This guidance applies to staff serving in the UK, those recruited in the UK and country-appointed staff as follows:

- Locally recruited and employed staff are covered only if there is no satisfactory scheme of injury compensation provided under local legislation
- All members of the PCSPS, including Partnership Pension Account
- Staff who are not pensionable in PCSPS
- Staff who are covered by another occupational pension scheme which does not provide compensation for personal injury (such as the Central Bureau Pension Scheme and staff covered by the teaching and exams staff ' pension scheme)
- Staff who have opted out of the PCSPS.

### **Cover**

This is similar to the cover offered by a typical travel insurance scheme. It provides personal injury compensation to staff whose duties have taken them sufficiently far away from their normal place of work to justify an overnight stay, and who are then seriously injured or killed while off duty. Staff who are posted on long terms of duty either in the UK or overseas are assumed to be away from their normal place of work for the entire length of their posting.

A qualifying injury for the purposes of the personal injury compensation arrangements is an injury sustained in an accident on or after 1 April 1997 resulting in either:

- death
- total and permanent loss of sight in one or both eyes
- total and permanent loss of use of one or both hands or feet
- total and permanent disablement which prevents the person from engaging in paid employment or paid occupations of any kind.

### **Levels of benefit payable under PIC**

Loss of one or more hands or feet, or total loss of sight in one or both eyes	£15,000
Total and permanent disablement that prevents paid employment	£35,000
Death	£25,000

### **Procedure**

There are certain exclusions, and PPA considers each case on its own merits.

Staff may ask for any disagreement about the application of PIC to be resolved through the internal dispute resolution procedures, details of which may be obtained from the booklet If you have a complaint about your pension available on the Civil Service Pensions website.

### FCO Healthcare Scheme

1. UK-based staff who travel on short trips overseas must inform HR Services of their need for medical clearance.
2. HR Services arrange the medical clearance, which lasts for 3 years, and covers short-term travellers for pre-travel immunisations, emergency medical treatment overseas, and emergency medical evacuation.

### Personal Effects

All staff are covered for loss or damage to personal belongings while on British Council business travel in **another country** by the British Council's self-insurance scheme.

- Cover is not provided during any days of annual leave taken before, during, or after the business visit; staff are expected to take out their own personal insurance in this case.
- Cover is provided during off-duty hours of working days.
- As there is no cover for loss of money or travellers cheques, staff must not travel with large amounts of cash on their person.

### Level of cover

Category	Maximum reimbursement	Single item limit	Description
Personal clothing	£1500	£250	Replacement or repair costs of normal baggage that would be carried by an officer who undertakes a British Council visit.
Valuables	£500	£200	Replacement or repair to watches, spectacles, contact lenses and jewellery.
Loss of passport	£100		Cost of emergency replacement.
Money, credit cards and travellers' cheques	No cover		There is no cover for loss of money or travellers' cheques. Staff are expected to carry minimal cash and claim for loss of travellers' cheques through the appropriate channels. In instances of theft of all cash and cards, country directors or a senior manager in the UK can grant a loan to cover personal expense which the officer should repay immediately on return to home country.

- Staff are advised not to take items that are expensive or of sentimental value. No reimbursement will be made for items unrelated to the requirements of the business visit. Staff who do take such items because, for example, annual leave is being taken at the end of the visit, are expected to take out their own insurance.
- House contents insurance often covers the loss of belongings while travelling, and staff should check their own cover, especially as there is often a requirement to inform the insurer of prolonged absence from home. No reimbursement can be made for losses or damage that occur in the home country of the member of staff.

**Procedure**

1. Members of staff are expected to make all reasonable efforts to recover any items which are lost or stolen and in all cases must obtain a police report (or airline report in case of lost baggage during transit) of the actual loss suffered stating date, time and circumstances.
2. Members of staff must submit a claim for reimbursement in writing, providing:
  - original receipts, where appropriate, but keep photocopies
  - full details of the loss, including when and how it happened
  - details of the business visit, including the start and end dates
  - the police or airline report, and any other supporting documentation.
3. Members of staff submit the claim through their line manager, who confirms support of the claim.
4. The line manager submits the claim to Pay and Employment Relations (PER), HR, who consider whether there is a legitimate business case for reimbursement from British Council funds.
5. PER notifies the claimant whether or not their claim is approved. When a claim is approved, the claimant will need to claim the funds from their departmental or country travel budget in the normal way.

**Insurance for Country-appointed Staff**

Staff are eligible to make claims for personal effects under the British Council's self-insurance policy for personal effects, and may be able to claim personal injury compensation (PIC) if there is no satisfactory compensation scheme provided under local legislation.

For medical insurance while travelling, country directors may consider the following options:

- purchase medical insurance from an insurance company or similar institution
- operate a self-insurance scheme: this means that claims are considered on a case by case basis and the cost of approved claims are met from the country budget
- extend the medical scheme to cover staff travel; this may not be possible in all countries.

**Underwriting****Underwriting of personal insurance schemes**

Personal insurance schemes may be invalidated by travel to countries an insurer does not cover. War and terrorism are usually excluded from cover meaning that the insurer would not make payments to individual/next of kin who are killed or injured as a result of either in the course of their duties. Depending on the type of insurance this may include critical injury, life insurance or mortgage protection. Some insurers request higher premiums to cover individuals for the whole of the cover period or duration of the travel.

From August 2007 if a UK or country appointed member of staff is injured or killed whilst travelling on British Council business and their insurer provides a valid exclusion, the British Council will underwrite losses to a limit of £300,000 from personal life insurance schemes. Staff or next of kin must also claim under existing internal schemes that are available (PCSPS for UK appointed staff, death/injury benefits for country appointed staff as part of their terms and conditions of service and personal injury compensation and injury benefit scheme as above for all staff). British Council underwriting up to a limit of £300,000 will be in addition to these schemes.

**Procedure**

- Staff must contact their insurer before they travel to ascertain whether their insurer will honour their policy for travel to the country(ies)
- If the insurer will not honour their scheme the staff member must ask for confirmation of this in writing from the insurer
- If the insurer will continue to cover them but requests higher premiums the staff member must pay these. British Council will not reimburse the costs of higher premiums.
- If the member of staff is injured or killed whilst travelling to the country on British Council business and the insurer provides a valid exclusion for the cover, the member of staff or their next of kin must make a claim to Pay and Employment Relations, Human Resources for underwriting. Full details of the loss must be given with confirmation from the insurer that they will not honour the insurance cover.
- Staff with personal life insurance policies above £300,000 or additional existing policies that take the whole sum insured above £300,000 they must also check that their insurers will honour the scheme when they travel on British Council business. Additional premiums charged by insurers to ensure cover for specific countries must be paid by staff, there is no financial help from British Council for increased costs. British Council will only underwrite to a limit of £300,000