

## **Advice on Personal Accident / Travel Insurance** for Mobility Programme Participants

You should take out Personal Accident Travel insurance for your time overseas. This should include the following standard elements of cover:

- Medical costs for treatment in case of illness or accidental injury
- Benefits for permanent disabling injuries, eg rehabilitation and living costs
- Benefits for death and costs of repatriation
- Cover for loss or damage to your personal belongings
- Cover for cancelled flights, eg if the airline goes out of business or on strike
- Personal Liability cover. This provides legal support and covers financial costs if you cause injury or property damage to others and are found personally liable.
- 24hr emergency assistance helpline.

Many policies also have Legal Expenses cover, which is recommended in case you need legal assistance while overseas.

Personal Accident Travel policies are readily available on price comparison websites, or by using a search engine to search for 'travel insurance'. The UK Foreign & Commonwealth website offers additional advice on taking out Travel Insurance: <https://www.gov.uk/foreign-travel-insurance>

Remember to save the emergency contact number for your travel insurance to your mobile phone, keep a copy of your insurance policy in a safe place and give your insurance policy number and the emergency contact number to your next of kin.