

To Whom it May Concern

27 May 2025

Dear Sir/ Madam

University of Cambridge Group Business Travel Insurance

The University of Cambridge arranges group business travel insurance with Allianz Insurance Plc, policy number SZ/29265357.

The current policy and any subsequent policy will provide insurance cover for Xingze Xu whilst they are a student enrolled at the University of Cambridge and travelling on University business to anywhere within the Schengen Area between 16/June/2025 and 18/June/2025.

Comprehensive travel insurance cover is provided, including £25,000,000 medical treatment and repatriation costs whilst travelling abroad on authorised University business. A copy of the Medical Expenses, Repatriation and Emergency Travel Expenses Section of the policy is attached.

Yours faithfully



Nicky Routh
Head of Group Insurance

Greenwich House
Madingley Rise, Madingley Road
Cambridge
CB3 0TX

Tel: +44 (0) 1223 339659
Email: insurance@admin.cam.ac.uk
www.cam.ac.uk



UNIVERSITY OF CAMBRIDGE

Finance Division

Summary of Benefits under the Group Business Travel Insurance

- Insurer:** Allianz Insurance Plc
- Policy Number:** SZ/29265357
- The Insured:** The Chancellor, Masters and Scholars of the University of Cambridge and/or Subsidiary Companies
- Insured Person:** The person named in the certificate of insurance cover who must be:
i. an employee of the University (including temporary and retired employees, College employees, Emeritus professors and visitors)
ii. a volunteer who is travelling from and returning to the UK
iii. an undergraduate or graduate student currently registered with the University of Cambridge.
- Journey or Trip:** Travel abroad made for the purposes of carrying out University of Cambridge business, activities or research including return travel.
- Incidental Holidays:** Holiday leave taken in conjunction with a business trip
i. in the same location as the business trip.
ii. duration restricted to one week in total due to tax implications, so that travellers are not perceived to be receiving a 'Benefit in Kind'.
Trips involving travel between destinations purely for personal reasons are excluded
- Policy Excess:** £50 excess applies to excess applies to claim arising out of baggage, money and cancellation, curtailment and rearrangement expenses. The excess increases to £100 if the trip goes beyond 12 months.
- Reasonable Care:** It is a condition of the policy that Insured Persons must take all reasonable steps to avoid and minimize any loss or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.

Sections Covered:

Medical and other Emergency Travel Expenses	£25,000,000
Repatriation Expenses (including Mortal Remains)	£25,000,000
Legal Expenses	£50,000
Personal Liability	£5,000,000
Personal Property	£10,000
Business Equipment	£3,000
Personal Money	£10,000
Cancellation, Curtailment, Rearrangement and Replacement	£15,000
Political and Natural Disaster Evacuation	£50,000
Vehicle Rental Excess	£25,000

*Please check the Policy wording for additional terms and conditions