

TO WHOM IT MAY CONCERN

1st August 2023

Dear Sir/Madam,

UNIVERSITY OF SUSSEX

We confirm that the above Institution is a Member of U.M. Association Limited, and that the following worldwide cover is currently in place for any Person Covered whilst on any authorised trip undertaken in connection with the Business of the Member or under the auspices of the Member during the Period of Indemnity:

GROUP PERSONAL ACCIDENT AND TRAVEL

Certificate of Entry No.: UM046/13
 Persons Covered: Any employee, governor or student of the Member
 Period of Indemnity: Journeys between 1st August 2023 – 31st July 2024
 Cover provided by: U.M. Association Limited

The UMAL cover includes the following:

Medical Benefits: Up to GBP10,000,000 per claim

Repatriation of Remains: Up to GBP50,000

Medical Evacuation: Included within Medical Expenses cover with no inner limit (subject to approval by IMG)

Deductible: No more than GBP200 per claim

No waiting period for pre-existing conditions

No co-insurance

Exclusions: The cover does not unreasonably exclude coverage for perils inherent to the student's program of study.

Underwriters Rating: The cover is provided by UMAL with excess of loss insurance for UMAL with Canopus Managing Agents Limited Syndicate 4444, who benefit from Lloyd's own ratings, A (excellent) from AM Best, A+ (strong) from Standard & Poor's and AA- (very strong) from Fitch.

If you have any queries in respect of the above details, please do not hesitate to contact us.

Yours faithfully



Leon Martin
 For U.M. Association Limited

