

STUDENT CORPORATE TRAVEL INSURANCE

INSURER

American Home Assurance Company
ABN 67 007 483 267
Policy No. 2400100200

The University's insurance program includes a Student Travel Insurance Policy with American Home Assurance Company (AHAC), the premium for which is met from central funds.

Please keep this information with your travel documents for contact numbers in the event of an incident.

Who is covered by this travel insurance policy?

The following categories of postgraduate students are eligible for cover under the Student Corporate Travel Insurance Policy:

- Doctorate by Research
- Doctorate by Coursework
- Masters Research

Which travel is insured?

TRAVEL means travel undertaken on the business of the University which is authorised by the University and shall include 5 days associated leisure travel provided always such travel involves a destination outside a radius of 100 kilometres from the place of departure for the commencement of the Travel. Authorised Business Travel means travel undertaken on the business of the University which has been authorized by the relevant Head of School.

Cover commences from the time the traveller leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of 180 consecutive days or until the traveller returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

How is cover arranged?

Cover is **automatic** provided the travel falls within the above description. Notification of travel is **not** required to the University's Insurance Office.

POLICY BENEFITS

This is a summary of and guide to the Student Travel Insurance Policy. The full policy wording is available from the University Insurance Office.

Summary of Benefits and Sums Insured

Each and every loss or series of losses giving rise to a claim under Sections 1 and 4 below is subject to a \$100 excess.

Section of Policy:

Section	The Schedule of Compensation Applicable Under Each Section of this Policy for Each Insured Person During Each Period of Travel	Compensation Each Insured Person
1A	Overseas Medical Expenses	Unlimited
1B	Ongoing Medical Expenses in Australia	Included in 1A
1C	Overseas Medical Evacuation Expenses	Included in 1A
2	AIG Assist	Included in 1A
3	Loss of Deposits and Additional Expenses	\$10,000
4	Luggage, Personal Effects, Travel Documents & Credit Cards	\$10,000
	Limit of any one item	\$2,500
	Specified Item: Laptop Computer	\$5,000
	Money	\$1,000
	\$100 Excess applies in respect to all claims for Section 4 except laptop computers which have a \$250 excess	
5	Personal Injury Capital sum insured, Events 1-19 Persons Under 18 years of Age – Event 1 (Death) is limited to: Weekly Injury Benefit, Event 21 Aggregate Period Elimination Period	\$75,000 \$20,000 \$250 156 Weeks 14 Days
	Broken Bones Benefits, Event 20	\$5,000
6	Alternative Employee or Resumption of Assignment Expenses	Nil
7	Political Risk and Natural Disaster Evacuation Expenses	\$20,000
8	Missed Transport Connection	\$2,000
9	Rental Vehicle Excess Cover	\$5,000
10	Personal Liability	\$10,000,000

AIG Assist

AIG Assist is a world-wide team of doctors, medical professionals and insurance specialists who are available 24 hours a day for advice and assistance for medical emergencies and any associated problems **for travellers outside Australia**.

AIG Assist provides the following services in conjunction with the terms and conditions of the policy wording:

- Access to a registered medical practitioner for emergency assistance and advice
- Emergency transportation to the nearest suitable hospital
- Emergency evacuation back home if necessary
- The family back home will be advised of your medical condition and be kept informed of the situation
- Payment guarantees to hospitals and insurance verification
- Second opinions on surgery
- Hospital case management
- Legal referral service
- Urgent message service and emergency travel planning
- Assistance in replacing travel documents, passports and credit cards

In the event of a **medical or other emergency overseas**, the traveller should telephone AIG Assist on **+61 2 9251 4298 (reverse charge call from anywhere in the world)** and advise

that you are covered under The University of Queensland Corporate Travel Policy number **2400100200**.

GENERAL EXCLUSIONS

The policy does not cover claims arising directly or indirectly out of:

War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

Air travel except as a passenger in a properly licensed aircraft.

Intentional self-inflicted injury or suicide.

Pregnancy or childbirth (except for an unexpected medical complication or emergency occurring during the first 30 weeks of the pregnancy).

Sexually transmitted disease or Acquired Immune Deficiency Syndrome (A.I.D.S.) or Human Immunodeficiency Virus (H.I.V.) infection.

Training for or participating in Professional Sports of any kind.

Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.

Any criminal or intentional illegal act of You or the Insured Person.

The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.

MEDICAL AND MEDICAL EVACUATION EXPENSES

Overseas Medical Expenses (including repatriation costs)

Medical expenses means all reasonable costs necessarily incurred outside the Insured Person's Country of Residence for:

- **Injury or Sickness** resulting in hospital, surgical or other diagnostic or remedial treatment given or prescribed by a registered and legally qualified medical practitioner.
- **Emergency Optical treatment** provided by a registered and legally qualified medical practitioner or optician. No cover is provided for routine optical treatments.
- **Emergency Dental treatment** provided by a registered and legally qualified dentist for the relief or management of dental pain. No cover is provided for normal maintenance of dental health, or lack thereof.

Ongoing Medical Expenses in Australia

If an Insured Person incurs Ongoing Medical Expenses in Australia for an:

- Injury or Sickness; or
- Dental or optical condition arising out of an Injury;

which was **first treated outside the Insured Person's Country of Residence during a period of Travel**, AHAC will pay for those expenses.

Ongoing Medical Expenses in Australia means all reasonable costs necessarily incurred for Injury or Sickness, or Injury related dental or optical condition, resulting in hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner, dentist or optician. Ongoing Medical Expenses in Australia does not include those expenses AHAC is prohibited by law from paying and will only be paid to the extent permissible under the agreement existing between American Home Assurance Company and Government Employees Health Fund Limited (A.C.N. 003 683 298) or other Registered Health fund. A copy of the compensation schedule can be requested from AHAC.

Medical Expense Exclusions - In addition to the General Exclusions applying to all Sections

The Insurer will not pay for:

- Any expenses recoverable by the Insured Person from any other source.
- Medical Expenses incurred within Country of Residence except if such Country is Australia and then only in accordance with Section 1B (Ongoing Medical Expenses in Australia).
- Any expenses AHAC is prohibited by law from paying (including those outlined under the National Health Act 1953 and the Australian Health Insurance Act 1973, amendments thereto and any other subsequent legislation which is enacted).
- Expenses incurred when the Insured Person is Travelling against medical advice or to seek medical attention or advice or with a terminal condition which was diagnosed prior to Travel or when he or she is unfit to do so.
- Expenses incurred for continuing treatment, including any medication commenced prior to the commencement date of the Travel, which the Insured Person has been advised to continue whilst Travelling.
- Any expenses incurred more than 12 calendar months after the date of Injury, or in the case of Sickness, after the date on which the Medical Expenses were first incurred.

PERSONAL INJURY

If an Insured Person during a period of Individual Cover suffers an Injury which results within 12 consecutive months in any Event described in the Table of Events, AHAC will pay the compensation stated in the Table. The benefits are lump sum compensation for death or specified injuries, including permanent total disablement, loss of use of limbs, eyes, etc. Compensation is a percentage of the sum insured, which is a maximum of \$75,000.

LOSS OF DEPOSITS AND ADDITIONAL EXPENSES

Loss of Deposits

The policy covers the non-refundable unused portion of travel or accommodation arrangements paid for in advance following the necessary cancellation, alteration or incompleteness of the travel due to:

- the travellers unexpected injury or sickness;
- the unexpected death or serious injury or serious sickness happening after the commencement of the travel of a traveller's relative or travelling companion provided that the person is under 80 years of age;
- any unforeseen circumstances occurring during the travel and outside the control of the traveller.

Additional Cancellation/Curtailment/Interruption Expenses

The policy will cover the expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred but less any refund on unused prepaid travel and accommodation as a result of:

- the traveller suffering an injury or sickness during the travel;
- the traveller having to return to their Country of Residence during the travel due to the unexpected death or serious injury or serious sickness of a relative, provided that person is under 80 years of age;
- any unforeseen circumstances occurring during the travel and outside the control of the traveller.

Note: If a traveller needs to return home early for any reason AIG Assist must be contacted beforehand to confirm cover. AIG Assist will also help with the travel arrangements.

Loss of Deposits or Cancellation Exclusions

The policy will not pay for any expenses arising directly or indirectly out of:

- Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been media warning before the date the particular Travel was booked that such events were likely to occur.
- Carrier caused delays where the cost of the expenses are recoverable from the carrier.
- Any business or employment commitment or financial or contractual obligation of You, the Insured Person or any other person on whom the Travel depends.
- Any change of plans, or disinclination on the part of the Insured Person or of any other person to Travel.
- The inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or Travel.
- A terminal condition of the Insured Person diagnosed prior to commencement of the Travel, or the Insured Person Travelling against medical advice or to seek medical attention or advice or when he or she is unfit to do so.

LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS AND CREDIT CARDS

Accompanied luggage and personal effects are covered for theft, accidental loss or damage up to a sum insured of \$10,000.

Unaccompanied University property being taken overseas must be declared to the Insurance Office before departure on an [Overseas Transit Advice Form](#) so that insurance cover can be arranged.

Laptop computers are insured up to a maximum value of \$5,000 under this policy. Each and every loss giving rise to a claim is subject to a \$250 excess. The laptop must be carried as cabin baggage whenever flying. AHAC should be contacted if additional cover is required for laptops with a replacement value over \$5,000.

Basis of Settlement

The basis of settlement under this Section will be the replacement value of items and at Our discretion We may choose to replace, repair, or pay for the loss in cash.

Conditions

- It is a condition of payment under this Section that all loss or damage attributable to theft, vandalism or loss or damage by carriers be reported to the local police or appropriate authority as soon as possible after the discovery of the loss, and a written acknowledgement of the report obtained.

- Any loss of credit cards, traveller's cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.
- The Insured Person shall take all reasonable precautions for the safety and supervision of any insured luggage, personal effects, travel documents, money and credit cards.

Mislaid Luggage

Where luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 8 consecutive hours, emergency replacement of essential items is available up to \$3,000. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items the traveller needed to purchase.

Luggage, Personal Effects, Documents, Money and Credit Cards Exclusions - In addition to the General Exclusions applying to all Sections

The Insurer will not pay for:

- Damage or loss arising from electrical or mechanical breakdown of any item.
- Damage to or replacement of any electronic data or software.
- Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
- Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration.
- Luggage, personal effects, business property, travel documents or money shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a travelling companion.
- Losses due to depreciation or devaluation of currency.
- Loss or damage arising from confiscation or destruction by Customs or any other authorities.
- Losses recoverable from any other source, e.g. airlines, or other insurance including automatic credit card travel insurance.
- Personal computers, mobile phones or any electronic equipment;
 - where theft or attempted theft occurs while such equipment is unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle, however this Exclusion 9(a) shall not apply in circumstances where the Insured Person leaves such property temporarily unattended whilst on any conveyance and takes all reasonable precaution to safeguard the property and has no option other than to leave the property temporarily unattended; or
 - whilst carried in or on any conveyance unless they accompany an Insured Person as personal cabin luggage.
- Contractual obligations in relation to a mobile phone purchase.
- Any goods intended for sale or trade in excess of \$1,000 in total.
- Household furniture and household appliances unless acquired during the Travel for personal use in the Insured Person's country of Residence and non-portable business property, computer or electronic equipment.

PERSONAL LIABILITY

Pays damages, compensation and legal expenses for which the University or traveller become legally liable as a result of the traveller's negligence causing bodily injury or property damage.

RENTAL VEHICLE EXCESS COVER

This covers the excess which the traveller is legally liable to pay in respect of loss or damage to a Rental Vehicle during the Rental Period.

Rental Vehicle means a rented sedan and/or station wagon, rented or hired from a licensed motor vehicle rental company and shall not include any other style of vehicle.

Conditions

- The Rental Vehicle must be rented from a licensed rental agency.
- The Insured Person must comply with all requirements of the rental organisation under the rental agreement and of the Insurer under such rental insurance.

Exclusions - In addition to the General Exclusions applying to all Sections

AHAC will not pay:

- For loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement.
- For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

Note: Some countries do not have motor vehicle compulsory third party insurance schemes, such as those in Australia, which provide unlimited cover in the event of a driver causing bodily injury to another person. When renting a vehicle overseas, especially in the USA, it is important that you top up the existing bodily injury insurance under the hire agreement to the maximum level of cover that is available through the hirer. The AHAC corporate travel insurance policy does not cover this risk nor does the University have any cover for it.

MISSED TRANSPORT CONNECTION

Cover under this Section only applies where the Insured Person is officially scheduled to attend a business meeting or conference during Travel which cannot be delayed because of his or her late arrival.

AHAC will pay the reasonable extra expenses actually and necessarily incurred, net of any recoveries which the Insured Person may be entitled to receive from a carrier, to enable the Insured Person to use alternative scheduled public transport services to arrive at his or her destination on time, if due to any unforeseen circumstances outside the Insured Person's control, he or she misses a scheduled transport connection and is unable to arrive at his or her destination at the original scheduled time.

The maximum amount AHAC will pay is limited by the specified Sum Insured in the Schedule of Compensation.

Exclusions - In addition to the General Exclusions applying to all Sections

AHAC will not pay for:

- Any missed transport connection arising from a personal, business or employment commitment, or a financial or contractual obligation of You or the Insured Person or of any other person on whom the Travel depends.
- Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Travel.

CLAIM PROCEDURES

In the event of a **medical or other emergency overseas**, the traveller should telephone AIG Assist on +61 2 9251 4298 (reverse charge call from anywhere in the world) and provide details of the claim.

If a traveller needs to return home early for any reason AIG Assist must be contacted beforehand to confirm cover. AIG Assist will also help with the travel arrangements.

Claims from other events may wait until your return to Australia, at which time a claim form should be obtained from the University's Insurance Office, on 07 336 53497. In order not to prejudice any entitlement under the policy, written notice of a claim must be given to AHAC within 30 days after the happening of any circumstances giving rise to a claim or as soon as possible thereafter.

For **medical and medical condition related claims**, the policy requires you to obtain a doctor's certificate detailing the medical condition.

All losses attributable to **theft or vandalism** must be reported to the local police or appropriate authority as soon as possible after discovery of the loss and a written acknowledgment of the report obtained.

In the event of a carrier causing loss or damage to property you must report the loss immediately to the carrier and make all effort to recover from the carrier.

To support any claim, it is recommended that travellers err on the side of caution and retain all correspondence and documentation relating to an incident.

If you have an inquiry regarding a claim you can contact American Home Assurance on 1800 331 610.

Leisure Travel/Family Extension

The student travel cover extends to include 5 leisure days. Intervening weekends and after-hours time are considered as incidental to the business travel and not part of any leisure travel. Where travel is to include leisure time in excess of the 5 days, it is recommended that the excess period be insured privately.

Insurance for leisure travel and for accompanying family members may be arranged directly with AHAC. Students may wish to consider this option so as to avoid disputes between insurers over which policy applies in the event of a claim.

However, it should be noted that there is no obligation to purchase private travel insurance through American Home Assurance Company.

Travel Advice and Warnings

Travel advice and warnings for specific countries are available from the Department of Foreign Affairs and Trade at the following URL:

www.dfat.gov.au/consular/advice

Travel advice and warnings are also available on the US State Department web site:

http://travel.state.gov/travel/cis_pa_tw/cis_pa_tw_1168.html

Inquiries

Inquiries regarding student domestic and international travel insurance may be directed in the first instance to the University's Insurance Office on (07) 3365 3497. Where this involves particular policy conditions, you may wish to contact American Home Assurance direct on (07) 3220 0700.

