

OVERSEAS STUDENT TRAVEL – 2019/20 INSURANCE INFORMATION

This provides a summary of UON's Corporate Travel Insurance and is not evidence that your travel is covered by the University's insurance program. If your travel is an approved University activity, and adheres to internal policy and procedure, then your trip may be covered. Evidence of approval includes credit agreements, letter of offer from exchange partners, conference itineraries, placement contracts, confirmation of student funding etc.

If you are unsure whether your trip is covered, you may seek confirmation from Insurance via email insurance@newcastle.edu.au or telephone 02 49 138 180.

Any student who has not booked their travel through the University's contracted Travel Management Company (Campus Travel), must register their trip (including accommodation and contact details while overseas) on [MyTrips](#).

Prior to departing, University Travelers must check the International SOS MyTrips site to ensure you are not only aware of the country's inherent risks and culture, but also any security and medical ratings issued.

As a student, UON's Corporate Travel Insurance does not extend to any personal travel you do in addition to the University travel. If you are undertaking personal travel, we recommend that you arrange private travel insurance for the entire duration of your trip.

Insurer:	AIG Insurance Limited
Policy Name:	University of Newcastle Corporate Travel Policy
Period of Insurance:	1 November 2019 to 1 November 2020
Policy Number:	2400116700

Following are extracts from UON's Corporate Travel Insurance. Please note, this summary does not include all sections of cover, nor does it detail all conditions or exclusions that apply to the policy. The summary intends to highlight and address key details of the insurance cover and answer frequent queries.

UON's insurance policy provides the following cover for students on approved University travel (up to a maximum of 180 days), subject to the terms of the policy:

- Overseas Medical & Evacuation – *unlimited (\$50 excess)*;
- Loss of Deposits, Cancellation & Curtailment – *unlimited*;
- Deprivation of Luggage, Personal Luggage, Travel Documents & Money - *\$10,000 (sub limits apply)*;
- Portable Electronic Equipment (e.g. laptop, tablet, mobile) - *\$10,000 (\$500 excess)*;
- Rental Vehicle Excess - *\$10,000 (provided insurance is purchased through the Hire Company)*;
- Missed Transport Connection (beyond your control) - *\$20,000; and*
- Personal Liability - *\$20,000,000.*

Medical Expenses:

If during the Period of Insurance while on approved travel, you sustain or suffer an Accidental Bodily Injury, Sickness or Disease (as defined), Medical Expenses may be reimbursed for a period of up to twenty-four (24) months from the date of Injury or Sickness.

Medical & Additional Expenses are costs which are incurred within 24 months of you sustaining an Accidental Bodily Injury, Sickness or Disease paid to a registered Health Service Provider for medical treatment including surgery, hospitalization, ambulance services, chiropractic, physiotherapy, and medical supplies; or to a registered and legally qualified dentist for emergency dental treatment; or to a Physician; or optician for emergency optical treatment.

There is no insurance cover for any Medical Expenses:

- incurred more than twenty-four (24) months after the date of Accidental Bodily Injury or in the case of Sickness and Disease, after the date on which the Medical Expenses were first incurred;
- incurred for continuing treatment (including any medication) commenced prior to the commencement date of the journey which the insured person had been advised by a Physician to continue during the journey;
- the insurer is prohibited by law from paying (i.e. due to Medicare); and
- incurred when the insured person has travelled against the advice of a Physician or when the insured person is unfit to undertake a journey.

Emergency Medical Evacuation:

If during a journey, you sustain Accidental Bodily Injury, Sickness, Disease, or an incident occurs that is judged (in the opinion of International SOS) necessary to undertake Emergency Medical Evacuation to another location, or to arrange Repatriation – International SOS may arrange for the Evacuation or Repatriation utilising the means best suited to do so, based on the severity of the insured person's condition.

Please note, International SOS contact details are included at the end of this document. Arrangements should be made in conjunction with International SOS and not independently to ensure coverage of costs incurred.

Loss of Deposits, Cancellation & Curtailment:

If during the Period of Insurance, and while on an approved University journey, you reasonably and necessarily incur additional or forfeited travel, hotel or out-of-pocket expenses as a result of unexpected death, serious injury or sickness of a close relative, business partner or travelling companion; or any other unforeseen circumstance outside the control of the insured person – you may be entitled to be reimbursed for those expenses.

Deprivation of Luggage, Personal Luggage, Travel Documents & Money:

Accidental loss of, or damage to, your accompanying luggage, personal effects (other than money) and business property are covered up to a maximum limit of \$10,000 in total. An excess of \$500 applies to portable electronic equipment (including laptops, tablets and mobiles – excluding cameras).

Emergency replacement of essential luggage is covered up to a maximum limit of \$3,000 if luggage is delayed, misdirected or temporarily misplaced by any common carrier for more than eight (8) hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the essential items the insured person needed to purchase.

The accidental loss of personal money, and non-recoverable costs of replacing travel documents, credit cards and traveler cheques are covered up to a maximum limit of \$5,000.

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

There is no insurance 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/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, except for travel documents, money and credit cards, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoration or alteration;
- luggage, personal effects, electronic equipment, business property, travel documents or money shipped under any freight agreement, or items sent by postal/courier services;
- losses due to depreciation or devaluation of currency;
- loss of damage arising from confiscation or destruction by Customs or any other authorities;
- losses recoverable from any other source (e.g. tour operators, airlines, other insurances); and
- contractual obligations in relation to a mobile phone purchase.

In respect of Electronic Equipment, insurance will not pay where theft, or attempted theft, occurs while electronic equipment is left unattended (other than when securely locked inside a building or securely locked out of sight inside a vehicle). However, this exclusion shall not apply in circumstances where the insured person leaves such property temporarily unattended whilst on any passage and takes all reasonable precautions to safeguard the property and has no option other than to leave the property temporarily unattended.

Rental Vehicles Excess:

You may be eligible for reimbursement of any excess or deductible payable under a comprehensive motor insurance policy, which an insured person becomes legally liable to pay, arising during a journey in respect of loss by theft, collision, or damage to a rental vehicle during the rental period (not exceeding the sum

insured). Rental vehicles insurance must be purchased from the car hire company upon renting of a vehicle for coverage to apply.

Missed Transport Connection:

Cover under this section only applies where an insured person must attend a scheduled meeting which cannot be delayed.

The insurer may pay the reasonable extra expenses actually and necessarily incurred (net of any recoveries to which an insured may be entitled from a common carrier) to enable the insured person to use alternative services and arrive at their destination on time.

Restrictions of the University Corporate Travel Insurance:

As a student, UON's Corporate Travel Insurance does not extend to any personal travel you do in addition to the University travel. If you are undertaking personal travel, we recommend that you arrange private travel insurance for the entire duration of your trip.

Public holidays and weekends are covered provided the insured was at class or engaged in University approved activity on the gazetted work day prior and the gazetted work day following the weekend or public holiday. In addition, semester breaks and a week prior to commencement of exchange are covered – provided you are not travelling outside the host location.

Spouses and dependents are not covered.

There is no coverage for travel to DFAT Rated "DO NOT TRAVEL" countries (as at time of booking).

There is no coverage for high risk activities – examples include, but are not limited to:

- any snow sport, such as skiing, snowboarding, ice-climbing etc;
- hunting;
- racing (other than on foot);
- polo playing;
- hang gliding;
- rodeo riding;
- base jumping;
- sports activities in a professional capacity;
- mountaineering or rock climbing using ropes or guides;
- scuba diving (unless the insured person hold an Open Water Diving Certificate, or is diving with a qualified diving instructor).

Making a Claim:

Any questions, queries or notification of a potential claim should be sent to insurance@newcastle.edu.au. Failure to provide Insurance with notification of an incident within thirty (30) days may affect your ability to make a claim under the Policy (unless it can be shown that it was not reasonably possible for you to provide notification within this period).

Once you have completed a claim form, you may send it to insurance@newcastle.edu.au for lodgment. You will need to provide copies of all relevant documentation that serves as proof of loss – this may include receipts, medical certificates, police reports, airline correspondence, credit card statements etc. Your claim may be denied if it is not lodged within 6 months of the date of loss/injury.

The insurer will undertake necessary investigations in processing the claim, which will require your cooperation. Failure to cooperate with investigations may result in denial of the claim or cancellation of the policy. Additionally, if any claim is discovered to be fraudulent in any respect – the insurer will be under no liability to accept or approve the claim.

Emergency Assistance – International SOS:

The University of Newcastle has a 24/7 resource on call, online and on the ground to help with any medical, security and logistical questions, concerns, and situations that may arise while travelling on approved University activity. If a traveler requires a medical referral, loses their medication, is seeking pre-travel advice, or experiences a medical or security crisis – contact International SOS, they will ensure you receive the care and expertise needed, whenever and wherever you need it.

Take advantage of this powerful resource by calling the International SOS assistance centre, which has physicians, multilingual coordinators, operations managers, logistics support personnel, and medical and security professionals on hand to speak with you.

The University of Newcastle's membership number is 12ACPA000086. Please quote this when calling, accessing online resources or signing into the app.

Emergency contacts can be found at: <https://www.internationalsos.com/>

ISOS Sydney Contact Number: +61 2 9372 2468