

FREQUENTLY ASKED QUESTIONS

Am I allowed to travel within the country while I am undertaking my approved experience? If so, is there a limit as to how far I can travel away from my host location?

Students may travel within their approved destination within the scope of their approved travel dates. Coverage applies only to approved destinations and stopovers. Entering non-approved destinations is deemed personal travel unless necessitated by unforeseen circumstances. The University's travel insurance will only cover you for the study or business components of your travel that have been approved. You will need to arrange separate insurance coverage for any private/personal components of your trip.

What is the scope of my approved travel?

University approvers can factor in the following provisions when approving travel dates:

- For outbound global experiences under 30 days, students can be approved for up to 3 days prior and 3 days after the official program dates.
- For outbound global experiences over 30 days, students can be approved for up to 7 days prior and 7 days after the official program dates. This includes coverage to extend short breaks within terms up to 7 days before and after each term (as applicable).

Please note that to be eligible for coverage within the above scope, these dates, destinations and activities must be approved by the University as part of the travel approval process and for business purposes only. An example of where this may be applicable is if a student needs time to settle in their host location and adjust to a new time zone prior to commencing a semester exchange.

What is the scope of my approved travel activities?

The University Travel Insurance applies to individuals and is based on the assessment and appropriate management of the health & safety risks that apply to the destination, the activity and the individual traveller. Activities must be declared as part of the travel approval process, and travellers should familiarise themselves with activities that are excluded under the Travel Insurance Summary.

I have a two day stopover on the way to my approved experience. Am I covered during this stopover?

Coverage will only apply for the approved destination/s for business purposes. Stopovers that allow for entry into the non-approved destination will be considered personal travel and therefore not covered by university insurance. An exception to this is if there is an unforeseen circumstance that requires you to stay in the stopover destination.

Does the university provide insurance for the Private Travel portions of my trip?

Personal/Private Travel is **EXCLUDED** from the universities Business Travel Insurance cover. Personal or private travel refers to any travel that is not related to approved University business. If a trip includes personal or private travel alongside approved university travel, travellers are advised to arrange their own travel insurance to cover the personal or private portion of the trip.

Can I take out my own private travel insurance if I am travelling for private travel before, during or after my approved experience and could this have any impact on the university insurance?

The University's travel insurance covers approved business travel. It does not include any private travel, whether that occurs before, during, or after your official travel period. If you plan to include personal travel at any point, you must arrange separate insurance for those private travel components. This will not have an impact on the University's insurance given the University's travel insurance will cover you for the business component only.

If a traveller makes a claim, only one insurance policy can respond. You cannot claim the same expense under two different policies. The insurer to lodge the claim with will be determined based on the details provided in your travel approval.

Can I get a letter from the insurance broker with my details to prove I am covered to provide to my host university / provider or as part of my visa documentation?

The Insurance Broker can provide a Confirmation of Insurance (COI) document on their letterhead, listing the traveller as a 'covered person' under the policy and noting the travel dates and destination. However, this does not prove the cover meets the requirements of the provider or visa.

Please note that the university's Travel policy is effective from 1 November and renewed every 12 months. COIs can only be provided to evidence an active insurance policy, therefore, any requests for certificates prior to 1 November for travel occurring in the following months may be delayed.

Should you require a Confirmation of Insurance (COI) please email insurance@newcastle.edu.au with the following details:

- Email Subject Line: Your full name / Travel Insurance Confirmation of Insurance request
- Name of Traveller:
- Dates of departure and return:
- Destination/s:
- **Evidence of travel approval** (FMC approval certificate or signed approval from HoS or approved delegate. We cannot issue COI's without this evidence.

My host nation requires proof from the insurer that my insurance policy covers me for health insurance or alternatively need the insurer to sign a 'health insurance exemption form' assuring that I am covered for a number of medical coverage items under the Travel Insurance policy. Can the insurer provide assurance or sign the exemption form?

Whilst the University's policy includes medical expenses coverage, it is not a health insurance policy. Where the visa requires the traveller to hold a specific local private health insurance policy, the traveller must privately obtain this as this form of insurance is not provided by the University. It is the responsibility of the traveller to obtain the specific requirements for their visa.

Where the visa requirements specify conditions (financial limits, specific inclusions etc.) the University's insurer is unable to sign such forms. The insurer is only able to provide the Confirmation of Insurance document. It is strongly recommended that you understand the local private health insurance requirements of the host country prior to undertaking travel.

Does the University Travel Insurance meet my visa requirements for Medical/ Health Insurance?

Travel Insurance is not health insurance and therefore may not meet Visa requirements for Medical / Health insurance for all international travel. Travellers must ensure they identify the medical insurance requirements of their Visa and/or Provider/Host in their destination country, particularly for trips of an extended duration.

I am an international student travelling back to my home country on an approved experience, am I still covered for medical costs?

Travel Insurance generally covers reasonable costs necessarily incurred outside of the Covered Persons Country of Residence (and Australia). If you are travelling to your country of residence, we recommend you contact insurance@newcastle.edu.au for advice specific to your situation.

If you are a citizen or resident of the country that you are traveling in then the national health insurance options for that location is what you are covered under, for example in Australia we have Medicare, as well as local insurances taken out in the form of private medical cover.

I have a pre-existing condition from when I was a child but it has been over 5 years since I last had that condition. Should I still try and take out my own insurance or who can I speak with about this?

Cover for Pre-Existing conditions is limited or excluded under the universities travel insurance policy. If a traveller has any concerns about a specific condition, they are advised to contact the university's insurance manager at insurance@newcastle.edu.au

If you are concerned, you should seek to obtain your own insurance with an insurer who is willing to extend cover for your circumstances.

If I have a pre-existing condition, what does the university recommend?

As per the travel policy and procedures, the University supports the assessment of risk to each individual, including by referral to a GP where travellers have concerns or pre-existing conditions. Based on the GP advice, it is recommended that each traveller seeks advice from an insurer who is willing to extend cover for their circumstances. Please note that travel against the advice of a medical practitioner is excluded from the University insurance cover. For any questions related to pre-existing conditions please email insurance@newcastle.edu.au

I plan to play university rugby while on my semester exchange, will I be covered if I get injured?

Coverage may apply if the activities are not considered high risk and/ or Professional Sport. Professional Sport is defined in the policy wording as:

'Any sport for which a Covered Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.'

High Risk activities include, but are not limited to:

- Aerial activities such as skydiving, hang gliding, base jumping, air ballooning, aerobatics.
- Any snow sport, such as skiing, snowboarding, ice-climbing etc.
- Hunting.
- Racing (other than on foot) including but not limited to car time-trial racing events, brake test events, acceleration events, skid pad events, autoX events, endurance events and track days

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- Polo playing, Rodeo riding
 - Mountaineering or rock-climbing using ropes or guides
 - Scuba diving (unless the Insured Person holds an Open Water Diving Certificate or is diving with a qualified diving instructor).
 - Training for or participation in any professional sport.

If I get injured while on my approved international placement and it is found to be that I am at fault, could I still be covered under the university insurance?

This will depend on circumstances of your injury, event and the contractual arrangements with the Placement Host. The university travel insurance generally covers travellers for unforeseen events that are out of the traveller's control. Please be aware that there are exclusions that apply under the policy – To review these in full please see 'General Exclusions Applicable to the Policy' section on the Policy Wording. Please also refer to the [Career-Ready Placement Insurance Webpage and Summary](#).

If I cause harm or damage while on my approved international placement and it is found to be that I am at fault, could I still be covered under the university insurance?

If the cause or nature of the event, harm or damage is not excluded from the travel insurance cover – you may be covered under the Personal Liability component. This may also depend on the contractual arrangement with the Placement Host.

The Universities travel insurance policy has a limit of \$10M for Personal Liability.

There are a number of exclusions under the travel policy – please refer to the [Travel Insurance PDS](#) 'General Exclusions Applicable to the Policy' section on the Policy Wording. Please also refer to the [Career-Ready Placement Insurance Webpage and Summary](#).

Ultimately, this will need to be assessed on a case-by-case basis, depending on the nature of the incident and if it is proven that you are liable for negligence.

If I have an accident while under the influence of alcohol, will I still be covered under the insurance?

No. In respect of influence of alcohol, the policy wording notes the following exclusion: 'General Exclusions Applicable to the Policy'

Directly or indirectly results from a Covered Person:

- a) being under the influence of alcohol, where the Covered Person has recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
- b) being under the influence of any drug, unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice but is not for the treatment of addiction to illegal drugs;

While on my semester exchange, if I undertake a field trip to a neighbouring country, would I still be covered as I will be away from my host location?

The universities travel insurance will only cover you for approved destinations, locations activities and dates. Should your semester exchange take a field trip to a neighbouring country and this has not been approved by The University of Newcastle, the student can seek additional approval while on their global experience as long as it is prior to the additional trip commencing.

Am I covered by the university insurance if I am not departing directly from Australia for my approved experience?

No, your trip must begin and end in Australia for cover to apply. However, where extenuating circumstances may exist that prevent departure from Australia, permission can be sought from the insurer if this has been agreed and approved by the University (and must be reflected in your travel approval documentation.)

Who do I contact if I need assistance while travelling?

The University has partnered with International SOS (ISOS) to provide resources and support for those on approved domestic and international travel. ISOS provide 24/7 access to medical and security experts worldwide. They can assist with pre-travel preparation, medical support, security support and emergency assistance whilst you are travelling.

Emergency Assistance (ISOS Sydney): +61 2 9372 2468

International Contact: refer to below snapshot

UoN ISOS Membership Number: 12ACPA000086 Website:

<http://www.internationalsos.com>

INTERNATIONAL SOS
MEMBERSHIP I.D.
MEDICAL AND SECURITY ASSISTANCE

Membership I.D.: University of Newcastle
12AGDA919812

Download your free Assistance App from app.internationalsos.com

Call our medical and security experts 24/7.
Call for preventive or emergency enquiries.
Call before, during and after travel or assignment.

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Will I be covered if I travel to a country with Government travel advice warning of ‘Exercise a high degree of caution’ or ‘Reconsider your need to travel’?

All University travel must be approved and comply with the SEE principles, meaning the trip is;

- Safe
- Essential, and
- Economical

If travel has been determined to be complex travel due to the DFAT advice level and has been approved by any authorised delegate as ‘safe’ and ‘essential’, the Approver must contact insurance@newcastle.edu.au to determine whether the traveller can be covered by insurance.

Insurance is based on the premise that a potential harm or loss to the individual is ‘unforeseeable’. The insurance policy continues to respond where DFAT travel advice is ‘Exercise a high degree of caution’ or ‘Reconsider your need to travel’.

Travel to countries that is against DFAT advice ‘Do not travel’ has the effect of making the potential harm or loss ‘foreseeable’ – which is why it may be excluded from cover by the insurer.

Travel to areas against DFAT advice or to sanctioned countries as listed by the insurer or to geographically unique areas (e.g., Antarctica) is not automatically covered by the University’s Travel Insurance cover (and may not be insurable in some cases).

Will I be covered if the Government travel advice for my country of destination changes from ‘Exercise normal safety precautions’ to ‘Reconsider your need to travel’ or ‘Do not travel’ midway into my semester exchange program?

The Travel Insurance cover excludes any travel where a DFAT Smartraveller “DO NOT TRAVEL” warning is in place. This includes where the rating changes after arrival into the destination (if considered foreseeable).

Insurance is based on the premise that a potential harm or loss to the individual is ‘unforeseeable’.

Travel to countries that is against DFAT advice has the effect of making the potential harm or loss ‘foreseeable’ – which is why it may be excluded from cover by the insurer.

Where the DFAT rating escalates quickly this may have the effect of being considered ‘unforeseeable’, however the Insurers will assess this on a case-by-case basis, depending on the nature and circumstances of the incident.

A group of more than 10 students/staff will be travelling together on the same flight and to the same destination. How will the Travel Insurance policy respond to group travel? Are there any limitations in cover?

Group Travel of 10 or more individuals (staff and/or students) must be notified to the Insurer prior to the commencement of the trip. This is a requirement of the Policy, and it is therefore highly recommended that the notification is made as soon as the trip is booked, or at least 4 weeks prior to departure in case the Insurer has additional questions or is not prepared to extend cover for the group.

The University’s Corporate Travel Insurance policy includes Aggregate Limits of Liability cover. This means that if an incident arises affecting a Group of University travellers the benefit payable per person may be reduced).

Benefits that are limited include.

- a \$5 million Aggregate Limit of Liability per occurrence of Personal Accident and Sickness cover. This means that if there is an incident involving the group, the maximum that the insurer will pay to each traveller will be calculated as the \$5 million Aggregate Limit of Liability divided by the number of travellers.
- A \$200,000 Aggregate Limit of Liability per occurrence of Cancellation and Disruption. This means that if there is an incident involving the group, the maximum that the insurer will pay to each traveller will be calculated as the \$200,000 Aggregate Limit of Liability divided by the number of

travellers.

Each traveller must review the Business Travel Insurance Product Disclosure Statement (PDS), Supplementary PDS, and Schedule to determine if the coverage is sufficient for their individual needs. If they determine that the University Business Travel Insurance is not suitable for their circumstances, they may opt to purchase additional suitable cover privately at their own expense

Are my personal items such as phones, laptops, clothing etc. covered under the Travel Insurance?

Unforeseen / uncontrollable loss to personal items will be covered under the policy. Please note there is a \$250 excess on claims relating to loss of electronic equipment that is payable by the traveller. For claims relating to loss of personal items, you must include supporting documents such as quotations / receipts / invoices for replacement items, police reports if loss relates to theft etc. The insurance policy includes a limit of AUD \$10,000 for personal electronic equipment.

I have had my personal items (phone, wallet, bag etc.) stolen/lost during travel. Can I recover costs under the Travel Insurance?

The insurance policy includes a limit of AUD \$10,000 for baggage. Unforeseen / uncontrollable loss to personal items will be covered under the policy. Please note there is a \$250 excess on claims relating to loss of electronic equipment which is payable by the traveller. The insurance policy includes a limit of AUD \$10,000 for baggage. Please ensure that you report any theft to the police as soon as practical and obtain a written report for submission with the claim. If you have lost your phone, please report the theft to the service provided to have the device blocked using the IMEI number and provide written confirmation from the service provided when submitting the claim.

Will the Travel Insurance policy cover me for urgent return/ cancellation of my trip due to an emergency at home (e.g., deteriorating health condition or death of an immediate family member)?

The Travel Insurance coverage has provisions for Section 6. Cancellation and Disruption for allowable events such as the below;

1. the Covered Person's unexpected death, or a Bodily Injury or Sickness which results in the Covered Person being certified by a Doctor or Dentist as being unable to continue the Journey as planned; or
2. the unexpected death or Serious Injury or Serious Sickness of a Close Relative, Close Colleague or travelling companion of the Covered Person; or
3. the Covered Person's residence or business suffering major theft or damage; or
4. any other unforeseen circumstance outside the control of the Policyholder or the Covered Person, not otherwise excluded under the Policy.

Refer to the [Travel Insurance PDS](#) for specific information relating to inclusions and exclusions.

My luggage did not arrive on arrival in my country of destination. Should I wait until I hear from the airline or submit a claim to recover expenses now?

This will depend on the circumstances and whether you have had a positive update from your airline on the status of your luggage recovery. Section 8 of the Travel policy will cover reasonable expenses in purchasing essential replacement clothing and toiletries, up to a maximum of AUD \$10,000, if Baggage is delayed, misdirected or temporarily mislaid by the airline for more than eight (8) consecutive hours.

If you have not received your Baggage in 8 hours, you can submit a claim under the policy, however, please ensure you include supporting documentation such as invoices for the contents, airline lost luggage report / notification, correspondence with the airline to indicate attempts to recover luggage etc. The insurer will then assess the claim in line with the terms and conditions of the policy and will advise what costs are recoverable.