

University (Business) Travel Insurance Summary

Travel insurance cover is provided for University of Newcastle Staff and enrolled Students, honorary appointees, appointed officials, voluntary workers and financial members of NuSport. **The University Travel Insurance cover provides protection to individuals whilst on approved travel, for approved activities that require travel of more than 50km from their usual work environment, per the University Travel Policy.**

The University Travel Insurance cover 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. **This includes appropriate assessment of any pre-existing conditions.**

The University is required by the insurer to make the Travel Insurance cover details available to all travellers (Staff and Students) so that they may decide whether the cover is suitable to their circumstances. If a traveller determines that the University Travel Insurance is *not* suitable to their circumstances, they may opt – at their own expense – to purchase suitable cover privately. The [Business Travel Insurance Product Disclosure Statement](#) provides details of what is covered, limits and exclusions that apply.

Any questions regarding the suitability or application of the travel insurance cover to an individual (or group) can be directed to insurance@newcastle.edu.au.

Maximum 365 days cover

Maximum duration of cover for any trip is 365 days. Travel which will, or does, exceed 365 days cannot be covered by the University Business Travel Insurance cover. Contact RiskSupport@newcastle.edu.au for assistance.

Visa Requirements

Travel Insurance 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.

Travel insurance is for ‘University Business’.

If you’re travelling on University business (business trip, conference, work placement, exchange program etc.) that has been approved in line with the Travel Policy (and Travel Procedures or Outbound Mobility Procedures), the travel insurance cover will generally automatically apply. Additional checks may be required based on the risk of the destination, the activity or the health/safety risk to the individual.

Personal Travel is EXCLUDED from the Business Travel Insurance cover. ‘Personal’ or ‘Private’ travel is travel that is unrelated to the approved University Business. Travellers cannot rely on the University Business Travel Insurance cover to extend to personal travel and are advised to seek their own Travel Insurance for any personal travel that may be related to an approved trip.

Note: Public holidays and weekends are covered, provided the traveller (Covered Person) was engaged in university approved activity on the gazetted workday prior, and the gazetted workday following, the weekend or public holiday. In addition, semester breaks and one week prior to commencement of exchange are covered – provided Covered Persons are not travelling outside the host location.

Group Travel

Group Travel of 10 or more individuals (staff and/or students) is required to be notified to the Insurer. This notification must be provided to insurance@newcastle.edu.au in advance of the travel – at least 4 weeks is desirable in case the Insurer has additional queries or is not prepared to extend cover for the group. Individuals are advised to review the [Chubb Business Travel Insurance PDS](#) to ensure that ‘aggregate’ limits are suitable to them, as these limits become ‘shared’ in certain circumstances.

NOTE: Medical, Evacuation and Additional Expenses are ‘unlimited’ under the University Travel Insurance cover. The shared limits DO NOT limit this protection.

Travel to High-Risk Destinations

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. 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).

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

Emergency Assistance Provider – [International SOS](#)

The University has partnered with International SOS (ISOS) to provide resources and support for those on approved domestic and international travel. This assistance programme provides protection to deal with travel, medical and security needs that might arise anywhere across the globe. ISOS doctors, security experts and assistance coordinators are available 24/7 to provide advice and support as required.

Sydney Assistance Centre: +61 2 9372 2468.

Registration with ISOS is automated when travel is booked through the University Travel Management Company. For travel that is arranged outside the University Travel management system, refer to the Travel Procedure and/or the Outbound Student Mobility Procedure for requirements for registering yourself and your itinerary with ISOS. **You must ensure your contact information is relevant and active in the destination.**

When dealing with an issue or emergency (large or small), University travellers are required to contact ISOS as soon as practicable. ISOS will manage the incident with the traveller/s and the University (wherever you are). ISOS has escalation protocols to the University which are intended to enable as efficient and effective response as possible, including:

- ✓ Ensuring medical facilities are ‘approved’ and meet minimum quality requirements
- ✓ Approval to incur costs related to managing the incident
- ✓ Arranging for payments in-country on behalf of the University and approved travellers
- ✓ Ensuring appropriate notifications are made to the insurer

All travellers must ensure that they have an agreed Emergency Response Plan in place (with their approver or supervisor) that enables the University to meet its ongoing duty of care to the traveller – and which includes ISOS as the primary contact.

Scope of travel insurance

The University travel Insurance can cover approved travel when it **exceeds 50 kilometres** and is for a duration that **does not exceed 365 days**. Approved travel includes staff travel, student travel (placement, NCP, exchange, etc.) whether travelling as individuals, groups of staff, students and/or mixed groups.

The scope of medical cover *within* Australia is limited, as the insurer cannot cover Medicare eligible services/items or medical gap expenses in Australia. International medical and evacuation expenses are unlimited (per insurance policy limits and exclusions).

Key exclusions and restrictions

The University's Travel Insurance cover currently restricts or excludes the following circumstances:

- ✘ Travel that is not approved University Business
- ✘ Aerial activities such as skydiving, hang gliding, base jumping, air ballooning, aerobatics.
- ✘ There is no coverage for extreme and 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, 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.
- ✘ Cost of any COVID-19 tests.
- ✘ Costs incurred in respect of Government advice or instruction to return home.
- ✘ Any travel where a DFAT [Smartraveller](#) "DO NOT TRAVEL" warning is in place. This includes where the rating changes after arrival into the destination.
- ✘ Fraudulent claims, criminal acts, intentional self-injury or suicide.

Cover is significantly limited in respect of **pre-existing conditions** such as:

- a medical or dental condition that is currently being, or has been, investigated or treated by a health professional; and/or
- any condition for which a person takes prescribed medicine; and/or
- any condition for which a person has had surgery; and/or
- pregnancy.

The University Travel Insurance cover excludes cover for pre-existing medical conditions where:

- ✘ Travel is undertaken by the traveller against the advice of a Doctor or Dentist; or
- ✘ Travel is undertaken where the traveller is unfit to travel; or
- ✘ Travel is for the purpose of the traveller seeking medical attention for a pre-existing medical condition; or
- ✘ expenses that are incurred for any medication or ongoing treatment for a pre-existing medical condition which the traveller has been advised to continue by their Doctor during travel; or
- ✘ expenses that are incurred directly or indirectly in relation to a traveller's terminal condition which was diagnosed by a Doctor prior to the travel commencing.
- ✘ Lump-sum and weekly personal Injury benefits that are directly or indirectly related to a pre-existing medical condition are excluded.

Age Limitations apply to travellers over 75 and under 18, but only in respect of the sub-limits for death and disability and weekly benefits. The remainder of the cover applies as it does to all other travellers.

Covid-19 Risk Consideration

It is relevant for all employees, students and travel approvers to consider the scenario of the traveller contracting COVID-19. **The risk to a traveller extends beyond whether insurance cover applies or not.**

If COVID-19 contracted overseas, travellers will not be permitted to board a commercial flight. Depending on the country and conditions, medical evacuation may be restricted or unavailable. In the event of a medical emergency, Chubb Insurance will consider if evacuation is necessary and if so, will utilise necessary method of evacuation. This will also depend on government regulations, including whether evacuations would be permitted from that country.

If you feel ill or require medical assistance, **contact ISOS in the first instance:**

- Membership Number: 12ACPA000086
- phone: +61 2 9372 2468

Therefore, before booking a trip, consider whether it is safe, it is essential and can it be done economically (which includes consideration of 'gaps', excesses and uninsured expenses that may be incurred). If you cannot answer yes to these questions, then as a traveller do not go and, as an approver say no.

Key Elements of Cover (Inclusions)

This summary is indicative only and cannot be relied upon to determine the suitability of cover for your individual circumstances. All cover is subject to the terms, conditions, definitions, exclusions and limits set out in the [Travel Insurance cover documentation \(Product Disclosure Statement\)](#).

Personal Accident and Sickness, Medical and Evacuation (Section 1. & 4.)

The insurer will pay or reimburse the Policyholder, the Covered Person or the Covered Person's estate for certain Medical, Evacuation and Additional Expenses if a Covered Person suffers a Bodily Injury, Sickness or death whilst on a Journey. Cover may be provided for:

- ✓ **necessarily incurred expenses for hospital**, surgical or other diagnostic or remedial treatments as a direct result of the Covered Person's Bodily Injury or Sickness;
- ✓ **expenses related to the evacuation** of the Covered Person to the most suitable hospital or to the Covered Person's Country of Residence as a direct result of their Bodily Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Covered Person;
- ✓ **the ongoing medical expenses incurred** after a Covered Person has returned to their Country of Residence for the treatment of a Bodily Injury or Sickness for which treatment was first sought and received whilst on a Journey. (NOTE: These benefits are limited, and per-person (shared) benefits may be reduced when an incident affects a Group of University travellers.)

Cancellation and Disruption (Section 6.)

- ✓ **Loss of deposits** paid in advance of travel, where cancellation is due to an allowable reason.

- ✓ **Cancellation and Curtailment Expenses during travel**, where the unanticipated expenses are incurred due to allowable unforeseen circumstances.

Baggage and Travel Documents (Section 8.)

- ✓ Loss or theft of baggage, business property, Electronic Equipment, Money or Travel Documents – subject to the excesses, definitions and limits set out in the Travel Insurance policy.

Personal Liability (Section 9.)

- ✓ Damages or harm to another person or property caused by an Accident- subject to the excesses, definitions and limits set out in the Travel Insurance policy.

Rental Vehicle Excess (Section 10.)

- ✓ Rental Vehicle Excess means the amount payable under the Rental Vehicle hiring agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period- subject to the excesses, definitions and limits set out in the Travel Insurance policy.

Political & Natural Disaster Evacuation (Section 12.)

- ✓ Costs associated with evacuation when a Covered Person is forced to leave their current location due to local government instruction due to natural disaster, security threat, or other specified reason. (NOTE: These benefits are limited, and per-person benefits may be reduced when an incident affects a Group of University travellers.)

HECS &/or Post Graduate Fees (Special Endorsement)

In certain circumstances a benefit may be payable towards the portion of fees that correspond with a claimed Personal Accident and Sickness benefit. The maximum amount payable is \$10k.

Travellers Duty to Decide

Even where insurance cover is in place, there may be gaps, excesses, limits, exclusions or circumstances that leave the University or individual staff or students with financial exposure. Wherever an individual (staff or student) intends to rely on the University insurance cover as protection for their individual health, safety or property, it is incumbent on the individual to conduct the required and recommended risk assessment activities, review the relevant University Insurance cover (through review of the [Product Disclosure Statement and Schedule](#)) to determine whether the cover is sufficient for their needs.

If, after the compulsory review of the [Business Travel Insurance Product Disclosure Statement](#) a traveller determines that the University Business Travel Insurance is not suitable to their circumstances, they may opt – at their own expense – to purchase additional suitable cover privately.

Claims process

Incidents that may result in a claim must be notified as soon as reasonably practicable and within thirty (30) days. To make a claim please follow the steps below:

- Complete the relevant sections of the [Travel Claim Form](#).
- Page 8 must be completed by the staff member who has approved the travel.

- Include documentation that serves as proof of loss – (receipts, medical certificates, police reports, airline correspondence, credit card statements etc.) ensure you have included your travel approval form/letter/email.
- Submit your claim directly to A&HClaims.AU@chubb.com.

Please note it is important that you read and understand the privacy consent and declaration sections that support your claim. Information required by the insurer, but not provided, may limit the ability to process your claim.

If you have any issues or concerns, please contact the Insurance Team insurance@newcastle.edu.au
