

University (Business) Travel Insurance Summary

The University of Newcastle holds Business Travel Insurance with Chubb.

The travel insurance policy provides coverage to University of Newcastle staff and enrolled students, honorary appointees, appointed officials, voluntary workers and financial members of NuSport **who have received University approval for their travel and are completing approved activities more than 50km from their usual work environment, per the University Travel Policy.** If you are travelling for university business purposes such as a business trip, conference, work placement or exchange program etc, and your travel has been approved in accordance with the Travel Policy and relevant procedures (including the Travel Procedure or the Outbound Global Experience Procedure), insurance cover will generally apply automatically. Additional checks may be required based on the risk of the destination, the activity or the health/safety risk to the individual. We encourage you to read the Product Disclosure Statement (PDS), the Supplementary PDS, and Schedule which outlines the scope, exclusions and limitations of the cover.

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. **This includes appropriate assessment of any pre-existing conditions which may be excluded or limited under the policy.**

Travellers Duty to Decide

The University is required by the insurer to make the Travel Insurance cover details available to all travellers (Staff and Students) so that they can assess whether the cover is suitable to their circumstances and needs. The policy has various limitations and exclusions that each traveller should carefully review and consider.

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

If a traveller determines that the University Travel Insurance is not suitable to their circumstances, they may opt to purchase suitable travel insurance privately at their own expense.

Any questions regarding the suitability or application of the travel insurance cover to an individual (or group) can be directed to our mailbox managed by our brokers AJG- Insurance@newcastle.edu.au

Travel insurance is for 'University Business'.

Personal Travel is EXCLUDED from the Business Travel Insurance cover. Personal or private travel refers to any travel that is unrelated to the 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.

Maximum 365 days cover

The maximum duration of cover for any trip is 365 days. Travel that exceeds or is expected to exceed 365 days is NOT covered under the Universities Business Travel Insurance policy. Should you have any questions contact Insurance@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.

Group Travel

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.

Notification can be made to Insurance@newcastle.edu.au with details of the Destination(s), reason for travel, number of travellers, estimated booking date, total estimated costs (travel/accommodation), expected travel dates, the Airline(s) and booking agency.

Individual travellers 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'. This means that it may be excluded from cover by the insurer. Travel 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. 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.

Sydney Assistance Centre: +61 2 9372 2468

Registration with ISOS is automatic 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 Global Experience Procedure for requirements for registering yourself and your itinerary with ISOS. **You must ensure your contact information is relevant and active in the destination you are travelling to. If you change your number whilst overseas, you will need to update this.**

When an incident or emergency arises, University travellers are required to contact ISOS as soon as practicable for support. 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. ISOS should be listed as the primary contact.

Staff and students who are travelling and engage the services of ISOS will be asked to provide their consent to share personal information with the University. If the staff or student does not provide consent, the University may not be able to respond effectively.

Scope of travel insurance

The University's Business Travel Insurance covers approved travel that is more than 50 kilometres from the traveller's usual work environment, provided the duration 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. Travel must be approved in accordance with the Travel Policy and relevant procedures (including the Travel Procedure or the Outbound Global Experience Procedure).

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

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.

Key exclusions and restrictions

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

- ✗ Personal or private travel
- ✗ Travel that is not approved by the University for business

- ✘ Aerial activities including but not limited to 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) 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
 - 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.
- ✘ 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.
- ✘ Fraudulent claims, criminal acts, reckless misconduct, intentional self-injury, or suicide.
- ✘ Routine medical, optical or dental treatment or consultation; cosmetic or elective surgery.

Cover is 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 (in the 12 months immediately prior to the trip); 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 age 75 and over, 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.

The travel policy does not provide cover for any Medicare or Medicare-gap related expenses.

In the event that medical expenses are claimable under the Medicare Benefits Scheme, the traveller must pay any out-of-pocket expenses associated with any Medicare-gap fees incurred. Chubb is prohibited under the Health Insurance Act 1973 to cover medical expenses eligible for Medicare rebate.

The policy is able to pay Non-Medicare Medical Expenses incurred for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

- Medical
- Surgical
- X-ray
- Chiropractic
- Osteopathic
- Physiotherapy
- Hospital
- Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required,

Any benefit payable under Non- Medicare Medical Expenses is less any recovery made from any private health insurance fund.

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, Supplementary PDS and Schedule).

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** outside the Covered Person's Country of Residence 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 for Group Travel a shared aggregate applies. This means that if an incident arises affecting a Group of University travellers the benefit payable per person may be reduced).

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.
- ✓ **Allowable reasons for Cancellation include:**

- Unexpected death, injury or sickness which results in the traveller being certified by a Doctor or Dentist as being unable to commence the trip as planned
- Unexpected death, or serious injury or sickness of a Close Relative, Close Colleague or travelling companion of the traveller
- Major theft or damage to the traveller's residence
- Other unforeseen circumstances outside the control of the traveller, not otherwise excluded on the policy.

(NOTE: These benefits are limited, and for Group Travel a shared aggregate applies. This means that if an incident arises affecting a Group of University travellers the benefit payable per person may be reduced).

Baggage and Travel Documents (Section 8.)

- ✓ Loss, theft or damage to 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 and/or the associated Rental Vehicle comprehensive motor insurance policy 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 for Group Travel a shared aggregate applies. This means that if an incident arises affecting a Group of University travellers the benefit payable per person may be reduced).

HECS &/or Post Graduate Fees (Special Endorsement)

In circumstances where a Traveller suffers an injury covered under the policy which results in them being unable to undertake further study, a benefit may be payable towards the portion of HECS and/or Post Graduate. The maximum amount payable is \$10k.

Claims process

Incidents that may result in a claim must be notified to the insurer 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

Disclaimer

This summary is for general guidance only and cannot be relied upon to determine the suitability of cover for your individual circumstances. All travel and travel-related activities must comply with the Universities internal policies, procedures and approval processes. The insurance coverage is governed by the terms, conditions, definitions, exclusions and limits contained in the official Travel Insurance documentation (including the Product Disclosure Statement, the Supplementary PDS, and the Policy Schedule). If there is any inconsistency between this summary, internal policies and the insurance documentation, the insurance documentation (as listed above) and internal policies will always prevail.