

Travel Claims Booklet

The University of Sydney



Please note: Effective from 4.00pm on 31 October 2019, an excess amount of \$3,000 will be applicable on "All claims" except for claims relating to Overseas Medical & Additional Expenses (including medical evacuation & repatriation in the event of an injury, illness or death) and Hospital cover

The University of Sydney Summary of the Travel Plan

This Cover Summary reflects the scope of cover the University allows to employees and volunteers travelling on University business. This may vary from the AIG insurance policy purchased by the University. Where there are differences, this Cover Summary prevails. If you require additional cover, you are entitled to purchase separate insurance at your own cost.

Insured	University of Sydney and/or subsidiary companies and all parties for whom the insured undertakes to insured for their respective rights & interest and including University of Sydney Union, Sydney University Sport and Fitness, Student Representative Council, Sydney University Postgraduate Representatives Association Cumberland Student Guild for their respective rights and interests.
Insurer	AIG Australia Limited
Policy No.	2200103398
Travel Assistance	You must register with your name, student ID, email address and policy number 2200103398
Period of Insurance	From 4:00 pm on 31st October 2019 To 4:00 pm on 31 st October 2020
Insured Persons	All Students of the Insured whose Travel is undertaken in connection with the academic activities of the Insured or is authorised by the Insured, including fieldwork, work experience, course and research activity, subject to quarterly declaration to the insurer for Students travelling for a period of up to 365 days from the date of commencement of the Journey.
Eligibility for Corporate Travel Plan	Category A All Employees (i.e. anyone remunerated by any Insured) and including Senate Members and University titleholders, subject to quarterly declaration to the insurer for Employees travelling up to 365 days. Category B All Students of the Insured whose Travel is undertaken in connection with the activities of the Insured or is authorised by the Insured, including fieldwork, work experience, course and research activity, subject to quarterly declaration to the insurer for Students travelling up to 365 days from the date of commencement of the Journey. Category C All Volunteers of the Insured whilst engaged in the business of the Insured worldwide including direct travel to and from such activities, subject to quarterly declaration to the insurer of Volunteers travelling up to 365 days.
Operation of Cover	Whilst an Insured Person is engaged in a Journey that involves a destination beyond 50 kilometres from the place of departure for the commencement of the Travel.

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Scope of cover	<p>As a currently enrolled student at the University of Sydney, you're covered by the University's travel insurance policy when:</p> <ul style="list-style-type: none">• The travel is curriculum related. That is, it is directly or indirectly linked to the completion of your enrolled degree (e.g. student exchange, work experience and clinical placements); and• Your University-related travel has been formally approved by your Faculty, prior to your departure. The approval would normally be provided by your head of school or department. Ideally you should ask for an email confirmation of the approval so that you can include that document in the event you need to make an insurance claim.• The University provides one week of cover before and after an international placement. This is to give the student time to find accommodation, etc. It only applies if you are travelling directly to your exchange destination and is not intended for personal travel.• The University allows personal travel on weekends only during approved exchange.• If you undertake any personal travel which exceeds the weekend, or you plan on travelling before, during or after your placement you should take out a separate policy for that period <p>University staff are also covered under this policy provided the trip is approved in concur or by relevant manager or organiser</p>						
What is covered?	<p>Travel insurance provided by The University of Sydney only covers the traveller. It is the traveller's responsibility to arrange insurance associated with:</p> <ul style="list-style-type: none">• Accompanying spouse, partner, or family (including children).• Any associated holiday or personal travel.• You can arrange to purchase separate personal travel cover via our existing insurer AIG link https://www.aigtravel.com.au/uos						
What is not covered?	<p>Please refer to the Exclusions section on page 6 of this document</p>						
Geographical Limits	<p>Worldwide excluding countries where cover is prohibited by UN, US, EU or Australian sanctions.</p> <p>Excluded countries: Cuba, Iran and Iraq (please note sanctioned countries can change depending on the political situation therefore please seek advice from the Insurer prior to travelling to countries where there is political and social unrest)</p> <p>If you plan to travel to these places please contact AON for advice, at least 14 days before travelling</p>						
Excess	<table><tr><td>Temporary total disablement – 7 days</td><td></td></tr><tr><td>Medical expenses</td><td>NIL excess</td></tr><tr><td>All other Claims</td><td>\$3,000 excess per claim</td></tr></table>	Temporary total disablement – 7 days		Medical expenses	NIL excess	All other Claims	\$3,000 excess per claim
Temporary total disablement – 7 days							
Medical expenses	NIL excess						
All other Claims	\$3,000 excess per claim						
Age Limit	<p>Under 85 years of age</p>						
Additional Benefits	<p>Domestic Help (Non-Income Earners) to a maximum of \$1,000 per week of Total Temporary Disablement (TTD) not exceeding 104 weeks for any one event subject to the Elimination Period shown on the Schedule.</p> <p>Home Tutorial Benefit (Full Time Students) limited to 100% of the actual cost of Home Tutorial Expenses to a maximum of \$1,000 per week for each week of TTD not exceeding 104 weeks for any one event subject to the Elimination Period shown on the Schedule.</p>						

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How do I submit a claim?

For travel claims with date of event after 4.00pm on 31 October 2019, the University has implemented an insurance excess of \$3,000. Please submit your claim online if the value is greater than \$3,000.

Claims less than the excess amount:

- Staff: Please submit your claim for approval through Concur. Local areas (Faculty, DVC or PSU) are responsible for assessing these small claims.
- Students: Please contact your relevant Faculty, School or department to assess the claims.

For travel claims with date of event after 4.00pm on 31 October 2019 which relate to overseas medical and additional expenses (including medical evacuation and repatriation in the event of an injury, illness or death) or hospital cover, the excess amount remains at zero and will be covered by the Insurer.

For travel claims dated before 4.00pm 31 October 2019, there is a nil excess on all travel claims and claims should be lodged online.

Who should be contacted in the event of a Medical emergency claim or enquiry?

Travel Guard is The University of Sydney’s designated assistance provider (available 24hours) and should be contacted in the event of any medical or security queries, download the app: www.travelguardapp.com.au
Email: auassistance@aig.com for routine or emergencies on **+ 60 3 2772 5641** (reverse charge) and advise:

- Name of caller:
- Name of person needing assistance:
- Company Name: The University of Sydney
- Policy Number: 2200103398

A membership card will be issued which will provide all the emergency contact details.



For further information or assistance

USYD.Assistance.Inbox@aon.com or for any emergency assistance **+ 60 3 2772 5641**

- This document is a summary only. To determine whether a particular claim or circumstance would be covered, please contact the Insurer on the details noted above.

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Schedule of Compensation For Each Insured Person During Each Period of Travel	Maximum Benefits Payable
<u>Personal Injury</u> Death and Permanent total disablement (category A & C) Death and Permanent total disablement (category B) Weekly Injury Benefits (Category A & C) Weekly Injury Benefits (Category B)	7 x annual income up to a maximum of \$500,000 7 x annual income up to a maximum of \$200,000 3,000 per week up to 85% of income to a maximum of 156 weeks 2,000 per week up to 85% of income to a maximum of 156 weeks
Overseas Medical & Additional Expenses (including medical evacuation & repatriation in the event of an injury, illness or death) and Hospital cover	Unlimited
Emergency Medical Evacuation	Unlimited
Repatriation of Mortal Remains	\$50,000
Cancellation & Curtailment Expenses (in event of serious illness or injury of a close relative)	\$100,000
Personal Liability	\$10,000,000 per occurrence
Luggage, Personal effects, travel documents, Credit Cards, Money etc	\$15,000
Rental vehicle collision damage and theft excess cover (you must purchase insurance offered by vehicle rental company for this cover to apply)	\$5,000
Missed Transport Connection	\$5,000
Political evacuation and natural disaster expenses	\$50,000
Loss of Deposits due to unforeseen circumstances	Included in Cancellation & Curtailment Expenses above
Corporate Traveller’s family assistance	Included

* Benefit reduces to \$50,000 for travel on unscheduled air travel

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Principal Exclusions

- Private and holiday travel. If you are planning on taking any such travel before, during or after your University approved activities and have any queries, please contact Internal Audit as noted below.
- Medical expenses incurred in a country of which you are a citizen or permanent resident or where you are residing on an overseas expatriate assignment, or the country you would like the insurer to return you if repatriation is necessary.
- Loss of Electronic Equipment unless carried as hand luggage.
- Routine medical costs and medical costs for which a Medicare benefit is payable.
- Theft of property unless caused through violent or forcible entry to residence or vehicle. Proof of theft such as police report required as simple loss is not covered.
- Cover for accompanying Persons.
- Sickness or Disease under Personal Injury Section.
- Following lost or delayed baggage only essential and reasonable emergency costs will be paid. It will be your responsibility to establish the costs incurred were essential and reasonable.
- Loss of money, other than through a sudden, unforeseen and unexpected event.
- Travelling in any unlicensed aircraft or flying or engaging in any other aerial activity as part of the aircraft's crew.
- Damage to rental vehicle unless you have purchased insurance offered by rental company.
- Suicide, attempted suicide or deliberately self-inflicted injury.
- Expenses incurred where the Insured Person has travelled against the advice of a Physician or when knowingly unfit to undertake a journey
- Fraudulent means or devices to obtain benefits under this policy.
- Any criminal act or intentional; illegal act.
- Journeys up to 365 days unless agreed by insurer.
- Normal commuting travel to and from work or university.

THIS LIST IS NOT COMPLETE. FOR DETAILS, PLEASE REFER TO THE POLICY WORDING.

Statutory Notices

- The Insured Parties must exercise reasonable care to protect your property.
- The Insured Parties must take all reasonable precautions to prevent injury and damage to persons and property.
- The Insured Parties must give immediate notice of an incident which may give rise to a claim or of receipt of advice of a claim.
- The Insured Parties must not make any admission, offer or promise in connection with any claim and must not any time admit liability

The Insured Parties must comply with the following Notices:

Duty of Disclosure: Before you enter into a contract of General insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 as amended, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose these matters to the insurer before you renew, extend, vary or reinstate a contract of General insurance. Your duty however, does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of his business, ought to know

Non-Disclosure If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

The insurer will pay legal expenses in addition to the sum insured, if however, the total amount of the loss (less legal expenses) ultimately paid to the claimant(s) exceeds the sum insured then insurers will only pay (in addition to the sum insured) that proportion of the legal expenses as the sum insured bears to the loss.

Third Party Interests: This policy will only provide cover for your interest and does not cover the interests of any third party (e.g. financiers, lessors, etc) unless the interests of the third party are noted in the policy.

Waiver of Insurer's Rights: You must not enter into any agreement without the written authority of the insurer whereby any of their rights to which they become entitled as your insurer after settling or agreeing to settle a claim are prejudiced or limited in any way otherwise all benefit under the policy will be forfeited.

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Notes

- 1 For all travel queries please email (Aon team): USYD.Assistance.Inbox@aon.com
For all emergency queries please contact: + 60 3 2772 5641 (Travel Guard Emergency Assistance Provider)

CLAIMS

- (a) No admission of liability or fault may be made in any form to a claimant. To do so may breach the policy conditions and enable insurers to avoid settlement.
- (b) Any notice of a potential or actual claim must be referred immediately to Internal Audit as noted above.
- 2 Nothing herein shall be construed to alter in any way the scope of insurance policy, its terms, conditions or exclusions, issued by insurers.
- 3 The University is not liable to the Insured Party in the event a claim is not paid or payable by Insurers unless the University fails to take reasonable steps to advise that the cover is or is likely to be cancelled or not renewed.
- 4 The University is not an Australian Financial Services (AFS) Licence holder. The University is not providing financial product advice, has not considered the needs of the Insured party and no statement is intended to influence a person or persons making a decision in relation to any insurance cover. You should consider obtaining your own financial product advice from a person holding the appropriate AFS licence.

The details listed above are not comprehensive and are provided as an outline for the policy only. Extracts from the policy are available for inspection on request at University's Registered Offices during office hours.

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Privacy Notice

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