

The University of Sydney

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Travel Policy Summary

The University's Corporate Travel policy is arranged by Aon and insured with AIG Australia Limited (hereafter referred to as The Insurer / AIG).

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

Please refer to page 10 for the process for submission of travel claims which may differ for students and staff.

For more information on the University's Corporate Travel policy terms, conditions and exclusions, please refer to the Product Disclosure Statement (PDS - PDS JM 12/00851.8) and Policy Schedule (Schedule).

Insured	The University of Sydney and/or subsidiary companies and all parties for whom the insured undertakes to insure for their respective rights & interest including: University of Sydney Union, Sydney University Sport and Fitness, Student Representative Council, Sydney University Postgraduate Representatives Association and Cumberland Student Guild for their respective rights and interests
Insurer	AIG Australia Limited
Policy No.	2200103398
Period of Insurance	From 4:00 pm AEST on 31 October 2023 To 4:00 pm AEST on 31 October 2024
Excess	Weekly Injury Benefit – 7 days. The University has an excess of \$3,000 on non-medical travel claims, the financial obligations of which are required to be borne by the relevant Faculty, School or Professional Service Unit.
Insured Persons: Traveler only	<p>Category A: All Employees, Senate Members and University titleholders, subject to quarterly declaration to the insurer for Employees travelling for a period of up to 366 days.</p> <p>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, vocational placement, course and research activity, subject to quarterly declaration to the insurer for Students travelling for a period of up to 366 days from the date of commencement of the Journey.</p> <p>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 for a period of up to 366 days.</p> <p>Note: Travel insurance provided by the University only covers the traveller. It is the traveller's responsibility to arrange insurance associated for:</p> <ul style="list-style-type: none"> • accompanying spouse, partner, or family (including children) or • any associated holiday or personal travel. <p>You can arrange to purchase separate personal travel cover at your own cost from insurance providers.</p>
Period of Individual Cover	Whilst an Insured Person is engaged in a Journey that involves a destination beyond 50km from the place of departure for the

	<p>commencement of the Travel. Please refer to the PDS and Schedule for more information.</p>
Scope of Cover	<p>Staff University staff are covered under this policy provided travel is undertaken on the business of the University and is authorised by the relevant delegate.</p> <p>Students Students enrolled/admitted to candidature will be covered by the University's travel insurance policy when:</p> <ul style="list-style-type: none"> ▪ the travel is curriculum related and contributes to the completion of your enrolled degree (for example student exchange, vocational placement and research fieldwork). ▪ It is formally approved by your faculty or school before your departure. You are required to have written confirmation of the approval from the University to include in any insurance claims you make. <p>The University will provide cover for the duration of your course, exchange program or placement and any additional days that are deemed appropriate, which is maximum one week (7 days) before and after the approved course, program or placement. The University allows personal travel on weekends only during the approved exchange program or placement. If you undertake any personal travel on additional days, you should take out a separate policy for that period.</p>
Travel approval process	<p>Staff Please refer to https://intranet.sydney.edu.au/services/travel.html for information on domestic and international travel approval processes.</p> <p>Students Please refer to https://www.sydney.edu.au/students/student-insurance.html for information on domestic and international travel approval processes.</p> <p>Once you have obtained formal approval outlined on the University's website, you are strongly encouraged to enter your University endorsed overseas travel details onto the Global Mobility Travel Registry at least 30 days prior to your departure.</p>
Geographical Limits	<p>Worldwide excluding countries where cover is prohibited by the UN, US, EU or Australian sanctions.</p> <p>Policy will also exclude claims arising directly or indirectly out of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power in Australia or an Insured Person's Country of Residence, or any of the following countries: Iraq, Afghanistan, North Korea, Somalia or Chechnya.</p> <p>If you plan to travel to these countries, please contact AON on USYD.Assistance.Inbox@aon.com for advice at least 14 days before travelling.</p>
Private Leisure Travel	<p>Generally excluded except if the travel:</p> <ol style="list-style-type: none"> i. is to and from the Insured person's place of business whilst on student exchange or on authorised University business; ii. involves a destination within the country where the student exchange program or authorised University business is taking place; and

	iii. is not more than 48 hours.
Age Limit	101 years, reduced benefits from age 75 years.
COVID-19 cover	<ul style="list-style-type: none"> • Travel cancellation and loss of deposits cover is intended to respond to losses caused directly by the unforeseeable cancellation of travel and/or accommodation expenses outside the control of the Insured Person. As COVID-19 is now a known event, there is limited cover available under section 3 – Loss of Deposits and Additional Expenses of the University’s travel insurance policy. • Quarantine costs will not be covered under the policy. • Medical benefits will continue to be paid subject to the policy terms and conditions.
Contact	<p>For Emergency Assistance: International SOS Membership No.: 12ACPH758297 Sydney Assistance Centre: +61 2 9372 2468 Email: sydney@internationalsos.com Member Portal: Login (internationalsos.com) Assistance Centers: Discover our Locations International SOS</p> <p>Claims queries and updates: CSN: +61 2 8256 1770 Email: claims@csnet.com.au Website: https://sydney.csnet.com.au</p> <p>For further information or general queries: Email AON on USYD.Assistance.Inbox@aon.com</p>

Summary of Benefits

Schedule of compensation for each insured person during each period of travel	Maximum benefits payable (Australian dollars)
Overseas Medical Expenses Overseas Medical Evacuation Expenses Additional Expenses (including repatriation in the event of an injury, illness or death)	Unlimited
Loss of Deposits, Additional Cancellation/Curtailment/ Interruption Expenses and Additional Expenses	\$100,000
Luggage, Personal Effects, Travel Documents and Credit Cards	\$15,000 (item sub-limits apply)
Personal Injury Death & Capital Benefits Category A & C:	7 x annual income up to a maximum of \$500,000
Category B:	7 x annual income up to a maximum of \$200,000
Weekly Injury Benefit Category A & C:	\$3,000 per week up to 85% of income to a maximum of 156 weeks
Category B:	\$1,500 per week up to 85% of income to a maximum of 156 weeks
Political Risk and Natural Disaster Evacuation Expenses	\$50,000
Missed Transport Connection	\$5,000
Rental and Private Vehicle Excess Cover including Towing Expenses Benefit	\$5,000
Personal Liability	\$10,000,000
Corporate Traveller's Family Care	Included
Identity Guard	Included
Search and Rescue Expenses	Included

For more information on the University's Corporate Travel policy terms, conditions and exclusions, please refer to the Product Disclosure Statement (PDS) PDS JM 12/00851.8 and Policy Schedule (Schedule).

Principal Exclusions

Please note the following is a summary of exclusions applicable to the Policy. In addition, there are specific exclusions that apply to each section of the Policy. Please refer to the PDS PDS JM 12/00851.8 and Schedule for more detailed information.

- 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 email AON on USYD.Assistance.Inbox@aon.com
- 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 to which 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 the 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 over 366 days unless agreed by insurer or exceeding the policy period.
- Normal commuting travel to and from work or the University.

Important 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 at any time admit liability.

The Insured Parties must comply with the following Notices:

Duty of Disclosure:

Before You enter into an insurance contract, You have a duty to tell the Insurer anything that You know, or could reasonably be expected to know, may affect the Insurer's decision to insure You and on what terms. You have this duty until the Insurer agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract. You do not need to tell the Insurer anything that:

- reduces the risk the Insurer insure You for; or
- is common knowledge; or
- the Insurer knows or should know as an Insurer; or
- the Insurer waives Your duty to tell them about.

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.

General Exclusions

These general exclusions apply to all sections of the Policy unless stated otherwise. The Insurer will not pay under any Section of this Policy for claims arising directly or indirectly out of:

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power in Australia or an Insured Person's Country of Residence, or any of the following countries: Iraq, Afghanistan, North Korea, Somalia or Chechnya.
2. Air Travel except as a passenger in a properly licensed aircraft.
3. Intentional self-inflicted injury or suicide of an Insured Person.
4. Sexually transmitted disease or Acquired Immune Deficiency Syndrome (A.I.D.S.) or Human Immunodeficiency Virus (H.I.V.) infection. This exclusion does not apply to Accidental H.I.V. Infection as described under benefit 10 of Section 5 E (a) AIG Care+ Benefits.
5. Training for or participating in Professional Sports of any kind.
6. Any criminal or intentional illegal act of You or the Insured Person(s).
7. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, Travel wholesaler, booking agent or other provider of Travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
8. Riding a motorised bike, trike or quad bike/ATV:
 - i. if the Insured Person(s) were not wearing a helmet; or
 - ii. if the engine capacity exceeds 250cc; or
 - iii. if riding without a valid local or Australian license endorsed to the appropriate category of vehicle.

In addition to the above General Exclusions

9. The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union or the United States of America.

This document is a summary only. Please refer to the PDS PDS JM 12/00851.8 and Schedule for more detailed information.

Emergency Assistance

International SOS is the University’s designated assistance provider (available 24/7) and should be contacted in the event of any medical or security queries. International SOS’s contact details are as follows:

International SOS membership number	12ACPH758297
For Emergency Assistance:	Sydney Assistance Centre: +61 2 9372 2468
Email:	E: sydney@internationalsos.com
Member Portal:	Login (internationalsos.com)
Assistance Centers	Discover our Locations International SOS

Please provide the following details:

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

International SOS Assistance App

INTERNATIONAL SOS ASSISTANCE APP

Stay informed, healthy and safe while travelling at home and abroad

Use the International SOS Assistance App for medical and security support, whether at home or abroad:

1. Receive support from an International SOS Assistance Centre, 24/7, from anywhere in the world - with the tap of a button.
2. Stay safe and informed with location-based alerts, local travel restrictions, and Auto-Emergency Check-In.
3. Receive real-time alerts based on your location; plus, access up-to-date COVID-19 travel restriction information for anywhere in the world.

Learn more: <https://www.internationalsos.com/subscriber/assistance-app>

Download on the App Store | GET IT ON Google Play

Membership ID Number: 12ACPH758297

THE UNIVERSITY OF SYDNEY

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How do I submit a claim?

Staff

- All medical claims should be lodged on CSN's portal - <https://sydney.csnet.com.au/>
*Click on 'I have a Company Registration Code' > Enter the registration code **SYDU8DYAYYA5D** > Click on 'Sign In' and follow the prompts*
- All non-medical related claims above \$3,000 should be lodged on CSN's portal - <https://sydney.csnet.com.au/>
*Click on 'I have a Company Registration Code' > Enter the registration code **SYDU8DYAYYA5D** > Click on 'Sign In' and follow the prompts*
- All non-medical related claims up to the \$3,000 excess should be submitted in Concur.

Students (including Higher Degree Research students)

- All travel claims should be lodged on CSN's portal - <https://sydney.csnet.com.au/>
*Click on 'I have a Company Registration Code' > Enter the registration code **SYDU8DYAYYA5D** > Click on 'Sign In' and follow the prompts.*

Staff and Student Notes

To avoid requests for additional information and delays in processing of your claim, please submit adequate evidence to support your claim such as copies of medical reports, invoices/receipts/proof of payment for each expense you are claiming, police report, your itinerary and authorisation from the University to travel.

Corporate Services Network (CSN) is the appointed claims manager for processing, assessing and payment of validated claims for all medical claims, all student claims and for non-medical related staff claims above \$3,000. CSN acts under the program on behalf of the University and AIG.

Please note: Students with non-medical related claims over \$3,000 will receive two separate payments from CSN for validated claims, one from the University (\$3,000 excess) and the other from AIG (value over the excess).

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Data Disclaimer

Please note the benchmarking data is based on the plans that sit within Aon's client portfolio in Australia as recorded on our benefits database and is current as at the date of this report. Aon continually refreshes the plan data and results may vary as new plans are added to our database. The data excludes statistical outliers or plans where there is insufficient data to be deemed credible.



About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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