

Travel Member Booklet

The University of Sydney

Period of Insurance:
31 October 2025 to 31 October 2026

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Travel Insurance 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 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 11 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 12/00851.9) and Policy Schedule (Schedule).

Insured	The University of Sydney and/or subsidiary companies and all parties for whom the University 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 2025 To 4:00 pm AEST on 31 October 2026
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	<p>Whilst an Insured Person is engaged in a Journey that involves a destination beyond 50km from the place of departure for the commencement of the Travel. Please refer to the Product Disclosure Statement (PDS) and Schedule for more information.</p> <p>The maximum duration per trip is 365 days. Any extension must be approved by the insurer in advance.</p>
Scope of Cover	<p>Staff University staff are covered under this policy provided travel is undertaken on University business and is authorised by the relevant delegate before commencing travel.</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).

	<ul style="list-style-type: none"> 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, including the approved travel period 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 and HDR students</p> <p>Please refer to https://intranet.sydney.edu.au/services/travel.html for information on domestic and international travel approval processes.</p> <p>Please refer to Travel safety - Intranet - The University of Sydney for information on who should approve your travel for risks associated with travel destinations.</p> <p>There may be additional approval and documentation requirements for fieldwork activities. Please refer to Fieldwork safety - Intranet - The University of Sydney</p> <p>Coursework Students</p> <p>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> <p>Only trips that are pre-approved by the University prior to the commencement of travel will be covered.</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 or countries listed under smartraveller AU as "Do not travel", please contact AON on USYD.Assistance.Inbox@aon.com for confirmation of insurance at least 14 days before travelling.</p>
Private Leisure Travel	<p>Generally excluded except if the travel:</p> <ol style="list-style-type: none"> is to and from the Insured person's place of business whilst on student exchange or on authorised University business; involves a destination within the country where the student exchange program or authorised University business is taking place; and 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:</p> <p>International SOS Membership No.: 12ACPH758297</p> <p>Sydney Assistance Centre: +61 2 9372 2468</p>



Email: sydney@internationalsos.com
Member Portal: [Login \(international SOS.com\)](http://international SOS.com)
Assistance Centers: [Discover our Locations](#) | [International SOS](#)

Claims queries and updates:

CSN: +61 2 8256 1770

Email: claims@csnet.com.au

Website: <https://sydney.csnet.com.au>

For further information or general queries:

Email **AON** on USYD.Assistance.Inbox@aon.com

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)
<u>Personal Injury</u> Death & Capital Benefits Category A & C: Category B: Weekly Injury Benefit Category A & C: 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 \$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 12/00851.9 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 365 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 comply with the following 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.

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 up to the specified Sum Insured in the Schedule of Compensation.

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, Chechnya, Russia, Ukraine or Belarus.
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.
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. The Insured Person riding a motorised bike, trike or quad bike/ATV:
 - i. whilst not wearing a helmet; or
 - ii. where the engine capacity exceeds 250cc; or
 - iii. whilst 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 12/00851.9 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
Mobile App:	Discover the Assistance App 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

Safe journeys start with smart planning. Our Assistance App is your gateway to International SOS, enhancing resilience and reducing risk.

Travelling to unfamiliar destinations can be challenging, especially in today's rapidly evolving global and security landscape. The International SOS Assistance App empowers you with 24/7 access to up-to-date travel, security, and health information, helping you stay safe, avoid disruptions, and make informed decisions, whether you're travelling for business or leisure.

Interactive Map, Real-Time Alerts and Assistance on Demand

- Interactive home screen featuring a dynamic map with real-time, country-specific medical and security alerts to keep you informed
- Location-based notifications that alert you to nearby travel restrictions, incidents, outbreaks, or emerging risks
- Emergency check-in and location sharing capabilities to keep your organisation updated on your safety and whereabouts
- Assistance on demand, anytime, anywhere. Connect instantly with your closest Assistance Centre and speak with one of our medical and security experts, operating 24/7

Delivering trusted intelligence, real-time communication tools, and essential support anytime, anywhere.



WORLDWIDE REACH. HUMAN TOUCH

Travel Confidently

- **Destination Guides:** Security, medical, and travel insights to help you stay prepared
- **Risk Ratings:** Medical & security risk levels for 200+ countries and 900+ cities
- **My Trips:** Keep all your plans and itineraries in one place. Access pre-travel checklists to help you prepare for your next trip and secure the information you need to stay safe and healthy
- **Visa Requirements:** Get tailored guidance based on your passport and destination, ensuring you meet all entry and health criteria
- **Travel Advisor:** Enables travellers to complete a self-guided pre-travel briefing and obtain a confirmation number, without calling an Assistance Centre. The briefing is accessible anytime for added convenience
- **Find a Doctor:** Use the "Find a Doctor" feature to connect with our global network of vetted healthcare providers

Mental Wellbeing Support *(Available as a Paid add on)*

- **Preventative Care App:** 400+ self-help tools for sleep, anxiety, and more
- **Wellbeing Check-In:** Personalised mental health journey with triage and exercises
- **Emotional Support:** Easy access to teletherapy or your organisation's EAP

[internationalsos.com](https://www.internationalsos.com)

Digital Card

- Instant access to your subscription ID and key personal details via the app

Familiar Experience Across Platforms and Future-Ready

- Consistent user experience across mobile and desktop via the Assistance App and Traveller Portal, now featuring Light and Dark mode
- Designed for scalability and integration with Quantum, our new Travel Risk and Critical Event Management platform
- Supports a connected experience for both travellers and managers

Certified, Secure, and Market-Leading

- We adhere to the highest standards of information security and privacy, with ISO/IEC 27001, ISO/IEC 27701, SOC 2 Type II, and CSA STAR Level 2 certifications. Our platforms undergo regular CREST-certified penetration testing and are continuously monitored by our 24/7 Cybersecurity Operations Centre.
- Our app is secured with robust access control, including role-based permissions, multi-factor authentication (MFA), and Single Sign-On (SSO), ensuring users can access all digital products securely and seamlessly with a single set of credentials.

Technical Specifications

Available via:

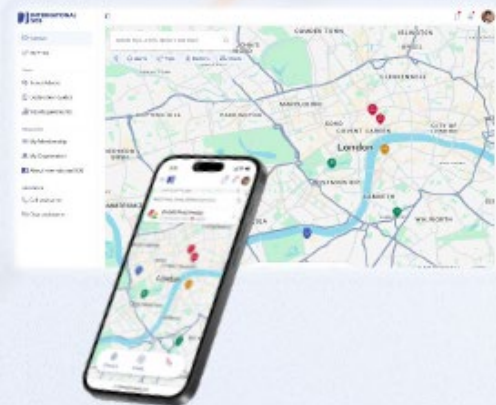
- Apple Store
- Google Play Store
- China specific platforms

Minimum OS:

- Apple: iOS 17
- Android: OS 14

Languages Supported:

- German
- English
- Spanish
- French
- Italian
- Japanese
- Chinese Simplified
- Korean



The International Assistance App has an average rating of **4.5 out of 5 stars** from 1,000 reviews and is trusted by over 1.5 million users.



How do I submit a claim?

Staff

- All medical claims should be lodged on CSN's portal - <https://sydney.csnet.com.au/>
Click on 'Submit Travel Claim' 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 'Submit Travel Claim' 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 'Submit Travel Claim' and follow the prompts

If the page appears blank after clicking the link, please try refreshing your browser to reload the content.

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. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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