The University of Sydney
Summary of the Corporate Travel Policy

This cover 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. The process for submission of travel claims may differ for each category of insured persons, please refer to page 3 for more information.

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

<table>
<thead>
<tr>
<th>Insured</th>
<th>The University of Sydney and/or subsidiary companies and all parties for whom the insured undertakes to insure for their respective rights &amp; 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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurer</td>
<td>AIG Australia Limited</td>
</tr>
<tr>
<td>Policy No.</td>
<td>2200103398</td>
</tr>
<tr>
<td>Period of Insurance</td>
<td>From 4:00 pm AEST on 31 October 2021 To 4:00 pm AEST on 31 October 2022</td>
</tr>
<tr>
<td>Insured Persons</td>
<td>Category A All Employees and 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.</td>
</tr>
<tr>
<td>Operation of Cover</td>
<td>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. Please refer to the PDS and Schedule for more information.</td>
</tr>
</tbody>
</table>
Scope of cover

Staff

University staff are covered under this policy provided travel is undertaken on the business of the University and is authorised by the relevant manager or supervisor.

Students

As a currently enrolled student at the University, you are covered by the University's travel insurance policy when:
• 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 or School prior to your departure. You should ask for confirmation of the approval in an email to include in any insurance claims you may need to make.

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.

Travel approval process

Staff

Please refer to the Staff Intranet for information on domestic and international travel approval processes.

Students

Please refer to the University website for information on domestic and international travel approval processes.

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.

What is covered?

Travel insurance provided by the University only covers the traveller. It is the traveller's responsibility to arrange insurance associated with:
• accompanying spouse, partner, or family (including children) or
• any associated holiday or personal travel.

You can arrange to purchase separate personal travel cover at your own cost from an insurance provider.

What is not covered?

Please refer to the “Principal Exclusions” section on page 6 for a summary. For more detailed information, please refer to the PDS.

Geographical Limits

Worldwide excluding countries where cover is prohibited by UN, US, EU or Australian sanctions.

Excluded countries: Cuba, Iran, Syria, North Korea and Crimea (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)

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.
**Excess**
Temporary total disablement – 7 days.

The University has introduced 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.

**Age Limit**
Under 85 years of age

**Additional Benefits**
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.

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.

**COVID-19**
- 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.

Please refer to the COVID-19 travel insurance guidelines on the University website and staff intranet for more information.

**How do I submit a claim?**

**Staff**
- All medical claims should be lodged online. 
  Log in by using the company registration code: SYDU8DYAYYA5D

- All non-medical related claims above $3,000 should be lodged online.
  Log in by using the company registration code: SYDU8DYAYYA5D

- 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 online.
Log in by using the company registration code: SYDU8DYAYYA5D

**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 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).
Travel Guard is the University's designated assistance provider (available 24/7) and should be contacted in the event of any medical or security queries. Please 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
- Email AON on USYD.Assistance.Inbox@aon.com or
- Contact + 60 3 2772 5641 for any emergency assistance

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

To determine whether a claim or circumstance is covered, please contact the Insurer on the details noted above.
<table>
<thead>
<tr>
<th>Schedule of Compensation</th>
<th>Maximum Benefits Payable (Australian dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Injury</strong></td>
<td></td>
</tr>
<tr>
<td>Death and Permanent total disablement (category A &amp; C)</td>
<td>$7 \times \text{annual income up to a maximum of}$ $500,000$</td>
</tr>
<tr>
<td>Death and Permanent total disablement (category B)</td>
<td>$7 \times \text{annual income up to a maximum of}$ $200,000$</td>
</tr>
<tr>
<td>Weekly Injury Benefits (Category A &amp; C)</td>
<td></td>
</tr>
<tr>
<td>Weekly Injury Benefits (Category B)</td>
<td></td>
</tr>
<tr>
<td><strong>Overseas Medical &amp; Additional Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>(including medical evacuation &amp; repatriation in the event of an injury, illness or death) and Hospital cover</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Emergency Medical Evacuation</strong></td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Repatriation of Mortal Remains</strong></td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Cancellation &amp; Curtailment Expenses</strong></td>
<td>$100,000</td>
</tr>
<tr>
<td>(in event of serious illness or injury of a close relative)</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Liability</strong></td>
<td>$10,000,000 per occurrence</td>
</tr>
<tr>
<td><strong>Luggage, Personal effects, travel documents, Credit Cards, Money etc</strong></td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Rental vehicle collision damage and theft excess cover (you must purchase insurance offered by vehicle rental company for this cover to apply)</strong></td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Missed Transport Connection</strong></td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Political evacuation and natural disaster expenses</strong></td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Loss of Deposits due to unforeseen circumstances</strong></td>
<td>Included in Cancellation &amp; Curtailment Expenses above</td>
</tr>
<tr>
<td><strong>Corporate Traveller’s family assistance</strong></td>
<td>Included</td>
</tr>
</tbody>
</table>
**Statutory Notices**

**Principal Exclusions**

Please note the following is a summary of the principal exclusions applicable to the Policy. In addition, there are specific exclusions that apply to each section of the Policy. Please refer to the PDS 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.
- Normal commuting travel to and from work or the University.

**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 at 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 a 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.
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)

2 Nothing herein shall be construed to alter in any way the scope of the 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. Please refer
   to the PDS and Schedule for more information.
Privacy Notice
Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at www.aon.com.au.

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Please feel free to contact us if you would like any further information.