



# TRAVEL INSURANCE POLICY INFORMATION

## 2011

### INTRODUCTION

Curtin University provides comprehensive travel insurance whether you are travelling within Australia or overseas. Through our membership with International SOS you will also have access to 24 hour expert advice and assistance during your journey.

This brochure is issued as a matter of information only and confers no rights upon the persons mentioned within. It does not amend, extend or alter the coverage afforded by the insurance policy. It is provided as a summary only of the cover provided. For full particulars of the insurance policy, please contact Corporate Risk.

### 1. WHO IS INSURED?

All Curtin Staff and other persons sponsored by the university on **approved** business travel recorded within the Travel Risk Management System (TRMS).

Students are covered for international travel only.

### 2. ACCOMPANYING SPOUSE/PARTNER AND DEPENDANT CHILDREN

Travel Insurance is extended to Curtin staff accompanied on pre-approved journeys by their Spouse / Partner and/or dependant children (age limits apply).

### 3. INCIDENTAL LEISURE TRAVEL (ILT)

Limited insurance cover is available for ILT associated with Curtin approved travel.

University Travel Days	Maximum additional days Insurance cover provided by Curtin
1 to 5	5
6 to 15	10
16 to 20	15
21 days and over	21

Travellers who require insurance cover for ILT in excess of the University allowance are required to source and purchase additional insurance. As an option you may purchase insurance via the following link at a discounted rate.

<https://chartistravelinsurance.com.au/curtin>

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## 4. MEDICAL, ADDITIONAL AND CANCELLATION/ CURTAILMENT EXPENSES

Curtin's insurance policy covers medical costs and expenses incurred due to unexpected and unforeseen interruptions to journeys - however, conditions do apply. Cover includes:

- Reasonable travel, hotel or out-of-pocket expenses resulting from the curtailment or cancellation of travel outside of your control.
- Medical expenses first incurred overseas for up to 24 months. This will not include Medical costs that are or would be reimbursable, whole or in part, by Medicare.
- Expenses related to your evacuation as a result of injury or sickness, including accompanying qualified medical staff where required.
- Reasonable travelling expenses for a relative who is required, on written medical advice, to travel with the sick or injured person.
- Reasonable travel and accommodation expenses for you to resume travel, where a close relative, close business associate or a member of the travelling party dies unexpectedly, sustains serious injury or serious sickness.
- Repatriation expenses where necessary.
- Reasonable funeral expenses incurred outside Australia.

## 5. PRE- EXISTING MEDICAL CONDITIONS

We make every attempt to provide cover to all travellers, however sometimes this is not possible. It is not always possible to provide insurance for travellers who have a temporary or permanent condition or illness (pre-existing medical condition).

It is important to note that travel overseas, particularly by commercial aircraft, places significant stress on individuals which may result in rapid deterioration of a condition.

This means that all staff and students with pre-existing medical conditions are required to discuss their situation with their Travel Facilitator or Corporate Risk prior to booking travel.

## 6. PREGNANCY

**Please contact Corporate Risk** prior to booking your travel to discuss insurance and risk implications as restrictions to insurance cover begin to apply after 16 weeks.

## 7. LUGGAGE/BUSINESS PROPERTY AND MONEY/ TRAVEL DOCUMENTS

The Policy covers the loss, theft (if securely locked away) or damage to baggage/business property or money / travel documentation.

**Please note** - electronic items such as laptops must be carried as hand luggage.

### Emergency luggage

The replacement cost for the purchase of essential articles will be covered in the event that your luggage is delayed, misdirected or temporarily misplaced for more than 8 hours.

## 8. RENTAL VEHICLE DAMAGE & THEFT

**Travel Insurance does not provide Motor Vehicle Insurance.** If you choose to rent a vehicle, you must purchase from the hirer comprehensive motor vehicle insurance incorporating property damage and liability.



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If during a journey the motor vehicle is involved in a collision whilst under the control of the insured traveller, or if the hired motor vehicle is stolen or damaged the insurer will reimburse the excess up to AUD10,000.

## 9. LOSS OF DEPOSITS

If a traveller reasonably incurs loss of travel and accommodation expenses paid in advance as a result of unforeseen circumstances and as defined in the policy, for which the traveller is legally liable to pay (which are not recoverable from any other source); the insurer will pay for those expenses up to AUD20,000.

## 10. PERSONAL LIABILITY

If during your travel you become legally liable to pay damages in respect of personal injury or property damage, the Insurer will indemnify you against damages up to AUD10 million.

Subject to the conditions and exclusions within the policy.

## 11. GENERAL EXCLUSIONS

The policy is subject to a number of exclusions that may impact on your ability to make a claim. Following are the major exclusions under the policy, this list is not exhaustive:

- Medical costs where travel is undertaken against medical advice
- Medical costs incurred in Australia that are or would be reimbursable in whole or part by Medicare
- Cancellation costs due to disinclination to travel
- Costs related to Pregnancy after 16 weeks
- Financial default of an airline, hotel, travel agent or the like
- Baggage losses not reported to the police or transport carrier (evidence will be required at time of claim)
- Theft of unattended items unless securely locked away
- Damage to electronic items in transit unless carried as hand luggage
- War Risks (limited cover is provided)
- Wear and tear or currency devaluation

## 12. POLICY EXCESS

The policy excess for each and every claim is \$250 under all sections of the policy, except for claims relating to Medical Expenses and Continuous Worldwide Bed Confinement.

## 13. SUMMARY OF SCHEDULE OF BENEFITS

Subject to the conditions and exclusions within the policy

Lump Sum Insured from Serious Accident	Included
Weekly Benefits (Injury) per week	Included
Weekly Benefits (Sickness)	Nil
Excess Period (Waiting period prior to weekly benefits payable)	First 7 Days
Weekly Benefit Period	Up to 156 Weeks
Overseas Medical and Other Expenses	Unlimited
Urgent Overseas Dental or Optical treatment	Unlimited
Cancellation or Curtailment Expenses	Included
Rescue Costs	Unlimited
Loss of Deposits	Included
Baggage/Business Property	\$5,000
Deprivation of Baggage (mislaid baggage >8hrs)	\$3,000
Money	Included
Travel Documents	Included
Alternative Employee/Resumption of Assignment Expenses	Included
Personal Liability (Any One Occurrence)	\$10,000,000
Maximum Trip Length	6 Months
Rental Vehicle Collision Damage and Theft Waiver	\$10,000
Missed Transport Connection	Included
Political Evacuation	Included
Terrorism	Included

## 14. PRIOR TO DEPARTURE

All travel must be authorised prior to booking. Please consult with the Travel Facilitator in your area who can assist with completing the appropriate forms and obtaining the necessary approvals.

You will find a list of travel facilitators at <http://travelinsurance.curtin.edu.au/>

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## 15. RISK ASSESSMENT FOR DFAT4/5 COUNTRIES

For DFAT Category 4 'Reconsider your Need to Travel' destinations, a written risk assessment must be completed and submitted to your Pro Vice-Chancellor or Executive Manager for consideration and approval. If you **do not have this approval, do not start travel as you will be uninsured** and travelling in contravention of the University Travel Policy. A template Risk Assessment form can be found on the Corporate Risk website at;

<http://corporaterisk.curtin.edu.au/forms>

For DFAT Category 5 'Do not Travel' destinations, a written risk assessment and endorsed business case detailing the requirements and benefits of the travel is to be submitted to the Vice Chancellor for approval before a travel booking is made. **If you do not undertake these consultations, do not start travel as you will be UNINSURED.** The traveller may also be required to sign a statement indemnifying the University before booking the travel. Please consult with Corporate Risk before any travel to a DFAT 5 destination is made.

## 16. ASSISTANCE ABROAD

Our membership with International SOS is intended to provide you peace of mind when travelling overseas. International SOS is available 24/7 to provide expert advice and assistance before you travel, whilst abroad or in an emergency. Services include travel assistance, medical assistance (including access to SOS clinics) and security assistance. Services are generally available in your preferred language.

To contact International SOS proceed as follows:

1. Reverse Charge +(61) (2) 9372 2468
2. Quote Membership No: 12AYCA000014



### CORPORATE RISK

Telephone +61 8 9266 4900

Facsimile +61 8 9266 3977

Email [corporaterisk@curtin.edu.au](mailto:corporaterisk@curtin.edu.au)

Web <http://corporaterisk.curtin.edu.au>

## 17. HOW TO MAKE A CLAIM

To make a Travel Insurance claim, please print and complete the Corporate Travel Claim Form. When completed, please forward the form together with any supporting documentation to Corporate Risk.

<http://corporaterisk.curtin.edu.au/forms/>

## 18. RECOMMENDED RESOURCES

### Corporate Risk:

<http://corporaterisk.curtin.edu.au/>

### Curtin's Travel Policy and Procedures:

<https://procurement.curtin.edu.au/travel/>

### International SOS:

<http://www.internationalsos.com>

### Department of Foreign Affairs and Trade Advice:

<http://www.smartraveller.gov.au/>

### Private Travel Insurance:

<https://chartistravelinsurance.com.au/curtin>

### Travel Risk Management System (TRMS):

<http://travelinsurance.curtin.edu.au>