**Student Travel Insurance**

The University of Queensland’s Travel Insurance Policy covers students of the University while they are engaged in a trip undertaken on the business of the University, exceeding 50kms from the student’s normal place of residence or business premises for up to **12 months**. Automatic travel insurance coverage applies once the following prerequisites are met:

1. You must be a current enrolled student of the University of Queensland; AND
2. You must be on authorised travel on business of the University of Queensland; AND

**International** - Cover is available for a maximum period of 12 consecutive months.

**Domestic** – Many benefits of the policy also cover students if they travel within Australia, however the destination must be outside a radius of 50 kilometres from the traveller’s normal place of residence or usual business address for the commencement of the journey. An exception is medical expenses which are governed by the Australian Health System.

**Inter-Campus Travel** – Travel between the University’s main campuses (St Lucia, Gatton, Herston, Ipswich) is automatically covered. A Travel Form is not required unless traveller is staying continuously for more than one day (e.g. overnight).

**Condition of coverage** – students cannot receive remuneration from external organisations while on authorised travel of the University.

**Student Exchange**

Students are covered by the University’s Travel Insurance policy while they are on exchange at overseas universities for up to a maximum of 12 months. Students are covered during the semester they are on exchange plus the 5 days immediately prior to the semester (including any orientation and compulsory language classes) and the 5 days immediately after the designated exam period. Should the student be on exchange for two semesters, any gap in insurance during the mid semester break needs to be arranged and paid for by the student.

**Private Travel Insurance**

The University’s Travel Insurance does include an allowance of 5 days for students for private travel taken in conjunction with business travel. **Weekends** are counted as business days if business is conducted on the preceding Friday and the following Monday.

Students on exchange at overseas universities receive the 5 days immediately prior to the semester (including any orientation and compulsory language classes) and the 5 days immediately after the designated exam period.

**Excess Private Travel** – can be arranged through ACE In-a-Suitcase ([http://inasuitcase.acinsurance.com.au/UNIQLD/homepage.aspx](http://inasuitcase.acinsurance.com.au/UNIQLD/homepage.aspx)) or an insurer of your choice. Use of ACE In-a-Suitcase is between the traveller and ACE, and in no way associated with the University.

**Schedule of Events and Benefits**

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 1 – Personal Accident and Sickness Events 1-19</td>
<td>Cover is provided under the University of Queensland’s Student Personal Accident Policy. Limits under this policy are various.</td>
</tr>
<tr>
<td>Injury resulting in surgery</td>
<td></td>
</tr>
<tr>
<td>Weekly benefit</td>
<td></td>
</tr>
<tr>
<td>Injury resulting in fractured bones</td>
<td></td>
</tr>
<tr>
<td>Injury resulting in loss of teeth or dental procedures</td>
<td></td>
</tr>
<tr>
<td>Section 2 – Kidnap and Extortion</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Section 3 – Hijack and Detention</td>
<td>$6,000</td>
</tr>
<tr>
<td>($200 daily up to 30 days)</td>
<td></td>
</tr>
<tr>
<td>Legal Costs</td>
<td>$10,000</td>
</tr>
<tr>
<td>Section 4 – Medical and Additional Expenses (Excess $100)</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Cancellation and curtailment expenses</td>
<td>$20,000</td>
</tr>
<tr>
<td>Continuous bed confinement</td>
<td>$100</td>
</tr>
<tr>
<td>Maximum 60 days.</td>
<td></td>
</tr>
<tr>
<td>Section 5 – Emergency Assistance</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Section 6 – Loss of Deposits</td>
<td>$20,000</td>
</tr>
<tr>
<td>Section 7 – Baggage (Excess $250)</td>
<td>$20,000</td>
</tr>
<tr>
<td>(Limit any one item $5000)</td>
<td></td>
</tr>
<tr>
<td>Electronic Equipment (Excess $500)</td>
<td>$20,000</td>
</tr>
<tr>
<td>Deprivation of Baggage (Excess $250)</td>
<td>$3,000</td>
</tr>
<tr>
<td>Money / Travel Documents (Excess $250)</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 8 – Alternative Employee / Resumption of Assignment Expenses</td>
<td>$10,000</td>
</tr>
<tr>
<td>Section 9 – Personal Liability</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Section 10 – Rental Car Excess Waiver (Excess $250)</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 11 – Extra Territorial Workers Compensation</td>
<td>$1,000 (wkly)</td>
</tr>
<tr>
<td>Damages - $2,000,000</td>
<td></td>
</tr>
<tr>
<td>Agg. Limit - $2,000,000</td>
<td></td>
</tr>
<tr>
<td>Section 12 – Missed Transport Connection</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 13 – Overbooked Flight</td>
<td>$2,500</td>
</tr>
<tr>
<td>Section 14 – Political and Natural Disaster Evacuation</td>
<td>$20,000 per person</td>
</tr>
<tr>
<td>Agg. $60,000</td>
<td></td>
</tr>
<tr>
<td>Section 15 – Search &amp; Rescue Expenses</td>
<td>$20,000 per person</td>
</tr>
<tr>
<td>Agg. $100,000</td>
<td></td>
</tr>
<tr>
<td>Aggregate limit of liability</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Non-Scheduled Aircraft (air travel not conducted in accordance with fixed schedules over established routes.)</td>
<td>$3,000,000</td>
</tr>
</tbody>
</table>

**Dual Citizenship**

The Travel Policy covers all Insured Persons with a dual citizenship for medical expenses (as a result of a sickness or injury as defined under the policy) at their country of travel, subject to the Insured Person not being eligible to that country’s medical benefits / scheme due to residency requirements.
Additional Benefits

Additional benefits contained in the policy (summary only) are:

**Section 4 – Medical & Additional Expenses**
- Trauma Counselling Benefit - $5,000
- Note: UQ’s Travel Insurance Policy provides cover for reasonable medical and additional expenses incurred as a result of an injury or sickness that occurs whilst travelling (subject to the terms and conditions of the policy). Please read Principal Exclusions for further information.

**Section 7 – Baggage**
- Accumulative Excess of $500 across all categories in Section 7 when more than one category is claimed.
- Identity Theft - $20,000
- Key and Locks - $2,000

**Section 8 – Personal Liability**
- Includes cover for golf buggies and motorised wheelchairs

**Section 10 – Rental Vehicle Excess Waiver**
- Personal Vehicle Usage - $2,000 (includes 4WD vehicles)

Principal Exclusions

Principal exclusions (summary only) are:

**Section 3 – Hijack & Detention**
- Detention attributable to breaking the law of any Country or State.

**Section 4 – Medical Expenses & Additional Expenses**
- Expense incurred after 24 months from date the any student sustains an accidental death or suffers an injury or sickness;
- Expense as result of rendering a professional service in Australia, which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973;
- Medication for a condition which commenced prior to commencement of travel and which the student has been advised to take during travel;
- Routine medical, optical or dental treatment or consultation.

**Section 7 – Baggage**
- Wear, tear, deterioration and scratching or breaking of fragile or brittle articles by negligence of student;
- Loss, damage not reported to authorities (must be verified in writing by authority);
- Loss of cheques, bank notes, postal and money orders, credit cards or coupons unless reported to issuing authority as soon as possible after discovery;
- Electronic equipment where: Loss occurs whilst equipment is unattended unless securely locked out of sight inside a motor vehicle; where carried in or on any transport unless accompanied by student as personal cabin baggage; Mobile Phones are limited to replacement cost.

**General Exclusions**

- Cancellation, curtailment or diversion of scheduled transport services, if there had been warning before the travel was booked that such events were likely to occur;
- Financial default or such companies as airlines (& other transport providers), hotels, car rental agencies, booking agent and others as per policy;
- Engaging in air travel except as a passenger in any properly licensed aircraft;
- Engaging in or training for any professional sports if Insured Person receives any fee or monetary reward;
- Travelling against advice of physician or when unfit to undertake journey;
- Deliberately self-inflicted injury, suicide, or any illegal or criminal activity;
- Change of plans or disinclination to travel;
- War (declared or not), invasion, or civil war; to the following countries: Afghanistan, Chad, Chechnya, Cote d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan;
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers;
- Carrier-caused delays recoverable from carrier;
- Medical coverage is excluded if the traveller has a dual citizenship and is eligible to that country’s medical benefits / scheme due to residency requirements.

**Travel Advisories**

The University takes its ‘Duty of Care’ responsibilities very seriously. As part of their request for approval to travel, staff and students are required to refer to reference website to determine the security situation for any intended destination, either on business, stopover or as part of the private coverage under the insurance policy. If the security situation in the intended destination is a Level 3 - Reconsider your need to travel or Level 4 - Do Not travel at any time prior to departure or if travelling to any of these nine countries - Afghanistan, Chad, Chechnya, Cote d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan, travellers are required to seek additional approval to depart from the Deputy Vice-Chancellor (International & Development).

In addition to the above, the University’s travel insurance policy specifically exclude losses which result from War (declared or not), invasion, civil war, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in a traveller’s Country of Residence or any of the listed countries.

If after departure the security situation increases to Level 4 - Do Not Travel, staff are to contact ACE Assistance on the emergency number to discuss whether they should evacuate the country. It may be difficult in remote areas to obtain internet connection, however if a traveller fears for their safety, for example as a result of civil unrest, they should immediately contact ACE Assistance for guidance.

DISCLAIMER: This summary has been prepared for general reference only. Nothing contained herein prevails over the TERMS, CONDITIONS AND EXCLUSIONS of the policy.
Student Personal Accident Policy

The University of Queensland has a personal accident insurance policy for all enrolled students to cover them for accidental bodily injury while on University business. University business includes activities directly related to their University course studies, including University sanctioned Student Course Placements and Work Experience field placements and excursions and also includes direct travel to and from such activities, excluding sporting activities. For coverage to apply, students must be enrolled at the University of Queensland, be over the age of 15 and under the age of 85.

Cover under the Student Accident policy includes:

- Capital benefits such as accidental bodily injury resulting in death; permanent total disablement; incurable paralysis of all limbs; total loss of sight in one or both eyes; total loss of use of one or more limbs, fingers, toes, among other injuries.
- Weekly injury benefits for income earners unable to return to work or able to return to work only in a reduced capacity due to Accidental Bodily Injury (maximum 85% of salary and $250 per week). Excess 5 days.
- Fractured bone lump sum benefit resulting from Accidental Injury.
- Home tutorial expenses.
- A proportion of the HECS and/or postgraduate fees, if the insured person is unable to undertake any further studies following a permanent accidental injury.
- Non-Medicare medical expenses up to $15,000 (excess $50)

Please note: Medical expenses where there is a full or partial Medicare rebate / benefit cannot be paid under this policy due to federal legislation such as the Australian Health Insurance Act. Therefore, students will be responsible for any out of pocket expenses, should they choose to be treated by a medical practitioner who does not ‘bulk bill’. The excess of $50 for this benefit is also the student’s responsibility.

In the Event of an Emergency

In the event of an emergency or sickness instant telephone assistance or advice is available anywhere in the world. This service includes:

- Emergency medical assistance and advice;
- Evacuation or repatriation if necessary;
- Liaison and case management with your hospital or medical provider;
- Liaison and case management with ACE insurance;
- Pre-travel advice;
- Assistance in replacing a lost or stolen passport;
- Legal assistance;
- Assistance in tracing delayed or lost luggage;
- Verification of medical insurance to medical providers;
- Guaranteed payment of medical service providers;
- Emergency medical advice 24 hours per day;
- Assistance in arranging medical appointments and hospital admission;
- Advice and information on the location of physicians, hospitals, and dentists worldwide;
- Delivery of essential medicine where necessary (to Insured’s cost);
- Repatriation of mortal remains;

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to Ace Assistance One Report.

ACE Assistance

61 2 8907 5995

www.aceassistance.com

POLICY NUMBER: 01PPS29201

Making a Claim

Please note that all claims must be lodged within 30 days of completion of travel. Please check applicable excess prior to lodging a claim.

To make a travel insurance claim:

1. Fill out a Travel Insurance Claim Form (available from the Insurance webpage); and
2. Attach supporting documentation (see below); and
3. Have an authorised officer of the University sign the Travel Information and Authorisation o the first page of the Travel Insurance Claim Form (this is normally the person who approved your travel);
4. Email your completed forms to insurance@uq.edu.au or post to: Insurance Office, Finance and Business Services
   Level 3, JD Story, University of Queensland, St Lucia Q 4072
5. Corporate Services Network (CSN) will be in contact with you within 30 days from receiving your claim;
6. If the claim is accepted, payment (less any applicable excess) will be paid into the nominated bank account.

Supporting Documentation

Medical Expenses – treating doctor’s report, including a detailed diagnosis as well as the medication prescribed. Invoices and receipts to be attached.

Theft – a police report, as well as receipts/quotes to support replacement of stolen item(s).

Damage – quotes to repair/replace the damaged item(s).

Document Copies - The claimant should keep copies of all claim documentation for their own records.

Overseas Claim Submissions - If forms are submitted whilst the claimant is overseas, all documentation is to be sent to the School/Unit administration for processing as above.

For More Information

Webpage: http://www.fbs.uq.edu.au/insurance Email: insurance@uq.edu.au