

## TRAVEL INSURANCE FOR STUDENTS

### Cover is automatic if you are:

- enrolled at UC
- travelling > 50 kilometers from your home or UC Campus (depending on where you leave from)
- travelling outside Australia for no longer than 365 days, and
- on authorised University travel (e.g. Study Abroad programs, Seminars/Conferences, Work Experience/Practicum Placements, Faculty Led Programs).

### WHAT'S COVERED?

The following is a list of the key policy benefits. Please contact the UC Insurance Office if you require further details

- **Overseas medical expenses** Expenses incurred whilst overseas as a result of injury or sickness occurring outside of Australia (exclusions apply).
- **Death & Capital Benefits** Lump sum benefit of up to \$100,000 payable in the event of accidental death or permanent disablement.
- **Medical evacuation costs** In circumstances where appropriate medical treatment standards are not available and in the event of serious sickness or injury, evacuation to a suitable medical/hospital facility.
- **Loss of deposits** Loss of travel &/or accommodation expenses paid in advance of a proposed journey following the necessary alteration or cancellation of a trip due to an unforeseen event such as the unexpected death, injury/ sickness of the student or the unexpected death or serious injury/sickness of a close relative, natural disaster, etc.
- **Cancellation and Curtailment expenses** Reasonable un-budgeted additional or forfeited travel &/or accommodation expenses incurred whilst on a trip due to an unforeseen event such as the unexpected death, injury/ sickness of the student or the unexpected death or serious injury/sickness of a close relative, natural disaster, etc.
- **Baggage** Loss, theft or damage to UC or personal property. NB: Losses must be reported to the transport carrier &/or the police and a report obtained as soon as reasonably practicable.
- **Incidental Private Travel** Incidental private travel (IPT) means travel which is private and taken either side of or during an authorised trip and must not exceed 50% of the trip in its entirety (exclusions apply).  
**Note:** only the following policy sections will apply whilst on IPT:
  - Section 4: Overseas Medical, Evacuation & Additional Expenses
  - Section 5: International SOS Emergency Assistance
  - Section 6: Funeral Expense **Benefit** Only
  - Section 12: Political & Natural Disaster Evacuation Expenses

### WHAT'S NOT COVERED?

The following is a list of the key policy exclusions

- **Trips longer than 365 days**  
Maximum duration covered is 365 days.

(see next page for continuation)

### WHAT'S NOT COVERED? (continued)

- **Baggage after 90 days and whilst on Incidental Private Travel** Baggage is not covered after the first 90 days of the trip or whilst on IPT.
- **Personal electronic equipment** Personal electronic equipment -meaning personal computers, laptops, cameras and camera equipment and all electronic equipment including mobile phones, personal stereos, personal digital assistants, electronic organisers, or any other hand-held computer, unless owned by UC. **NB: This exclusion does not apply to lap top computers belonging to research students.**
- **Non-Australian students** UC students who are not Australian Citizens or who do not hold an Australian Permanent Resident Visa (e.g.: international students) and travel to their **"home country"** on an authorised trip will not be covered for Medical and Evacuation expenses, Search & Rescue expenses, or Political or Natural Disaster Evacuation expenses incurred in their home country.
- **Host Uni insurance** Many host universities make it mandatory for exchange students to have medical insurance whilst enrolled with them. In some cases, this means that UC students must purchase the insurance via the host Uni. If you are required to purchase medical insurance via the host Uni, the UC policy will exclude any expenses claimable under the host policy. However, all other sections of the UC policy will apply, including evacuation.
- **War in certain countries** Claims arising from war, civil war, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in the following countries are excluded: **Afghanistan, Chechnya, Iraq, or Somalia**
- **Sanctioned territories** In addition to Australian sanctions, UN & US sanctions may also affect cover under this policy. The insurance does not apply in countries where trade or economic sanctions or other laws or regulations prohibit the Insurer from providing insurance including the payment of claims e.g. Iran and Cuba. **Please contact the UC Insurance Office for further details on Sanctioned Territories.**
- **Age limit** No age limit applies, however specific exclusions and cover limitations apply to travellers aged 75 years and over.
- **Flying** Flying or engaging in aerial activities, other than as a passenger in an aircraft licensed to carry passengers, is excluded. Flying in an unscheduled or chartered flight is also excluded unless by arrangement through the UC Insurance Office prior to commencing the trip.
- **Professional Sport** Claims arising from training for or participating in professional sport of any kind are excluded.
- **Self-Injury or Criminal Act** Claims arising from intentional self-injury, suicide or any illegal or criminal act are excluded.
- **Travelling against medical advice** No cover is provided for medical expenses if a journey is taken against the advice of a Doctor, or if a student is unfit to travel, or is diagnosed by a Doctor as suffering from a terminal condition or is travelling for the purpose of seeking medical attention for a pre-existing condition.
- **Pre-Existing Medical Condition** The policy excludes the cost of ongoing medication or treatment for a pre-existing condition which the student has been advised by a registered Doctor to continue with during their trip. **The student must be medically fit to travel.**
- **Accompanying Spouse/Partner and/or Dependent Children** No cover is provided to Spouses/Partners and/or Dependent Children travelling with a student.

### Is UC Travel Insurance enough for you?

**You need to decide** whether the UC Travel Insurance meets your individual needs (The UC Insurance Office does not provide insurance advice to individuals. Some travel agents provide insurance advice.

For further information go to: <http://www.iselect.com.au/travel/>

**You should consider purchasing your own insurance if:**

- **travelling** overseas for > 365 days
- undertaking incidental private travel for > 50% of the trip or > 3 months
- the host University requires it.

**NB: Purchasing your own insurance will limit the ability to claim under the UC policy.**

**What if you need help?**

International SOS is UC's overseas assistance service provider. For ANY assistance when overseas, contact the nearest International SOS ALARM CENTRE or Sydney on +61 2 9372 2468.



For further information go to: [www.internationalsos.com](http://www.internationalsos.com).

A Wallet card is available from The Student Centre.

**What should you do in case of injury or loss**

Gather evidence. To assist in assessing a claim, the insurance company will ask for information, such as:

- police or transport provider report number
- witness details (if any)
- invoices and receipts for expenses related to the incident
- medical certificates
- treating practitioner contact details
- proof of ownership

**Do not admit liability even if you think you are at fault** the Insurer is entitled to deny a claim or pay a reduced amount if statements made by you prejudice the Insurer's position.

**Do not sign any waivers** please refer them to the UC Insurance Office for further advice.

For **emergencies**, please contact International SOS for assistance (UC's overseas assistance service provider). For **non-emergencies**, notify UC Insurance Office on [insurance@canberra.edu.au](mailto:insurance@canberra.edu.au). A claim form will be provided for completion.

Report **all** injuries, accidents, hazards and near misses to Work Health and Safety, HR [Health and Safety Online Form](#)

**Key Insurance Information**

**UC Insurance Office:** [insurance@canberra.edu.au](mailto:insurance@canberra.edu.au)

Reciprocal Health Care Agreements apply to Australian passport holders or holders of an Australian Permanent Resident Visa & Medicare Card travelling to certain countries. These agreements mean Australian residents can get help with the cost of essential medical treatment

*If travelling to Belgium, Finland, Italy, Malta, New Zealand, the Netherlands, Norway, the Republic of Ireland, Sweden, Slovenia, the United Kingdom or any other country which has a Reciprocal Health Care Agreement in place with Australia, show your **valid Medicare card and passport** to receive help with the cost of essential medical treatment. This includes emergency treatment and treatment for **illness** or **injury** that arises during your trip and needs attention before you return home to Australia.*

**For further details go to:** [www.humanservices.gov.au/customer/services/medicare/reciprocal-health-care-agreements](http://www.humanservices.gov.au/customer/services/medicare/reciprocal-health-care-agreements).

**For full details, other insurance related queries and proof of insurance please contact the UC Insurance Office at [insurance@canberra.edu.au](mailto:insurance@canberra.edu.au) or 6201 5340.**