

Travel Insurance Summary and Overview



Charles Darwin University carries a Business Travel policy which covers staff and students of the University for approved travel exceeding **50klms** from the travellers' normal place of resident or business premises up to a duration of **180 days** in any one trip. We encourage you to review this document prior to commencing your business travel.

INSURER: AIG Australia

POLICY NUMBER: 2300107805

When am I covered?

You are covered:

- Return travel to the approved destination; and
- While at the approved location; and
- For any staff approved private travel days that are in accordance with the University travel policy and procedures. There are no approved private travel days for students.

Benefits of Cover Available

The following is a summary only of the major benefits available under the University's travel insurance policy.

Available Benefits	Schedule of Benefits	Applicable Excess
PERSONAL ACCIDENT & SICKNESS: Lump sums or weekly benefits if a Covered Person suffers from an Event as a result of a Bodily Injury or Sickness.	\$500,000	Nil
HIJACK & DETENTION: Daily agreed amount payable while a Covered Person is subject to a covered Hijack or Detention as a result of a Hijack for more than 12 hours whilst on a Journey.	\$200 daily up to 30 Days Max. \$6,000 Legal Costs \$10,000	Nil
MEDICAL, EVACUATION & ADDITIONAL EXPENSES: Reimburses certain medical and additional expenses if a Covered Person Accidentally dies or suffers a Bodily Injury or Sickness whilst on a Journey; and additional or forfeited travel, hotel or out-of-pocket expenses as a result of the unexpected Accidental Death, Serious Injury or Serious Sickness of certain specified persons associated with the Covered Person or any other unforeseen circumstances outside the control of the Covered Person.	Unlimited	Nil
EMERGENCY ASSISTANCE - Travel Guard: Provides certain emergency assistance to a Covered Person whilst on a Journey.	Unlimited	Nil
LOSS OF DEPOSITS: Reimburses certain Travel and Accommodation Expenses paid in advance, lost as a result of covered Unforeseen Circumstances; and the retail price for any airline ticket or other Travel and Accommodation Expenses purchased using Frequent Flyer or similar reward points which is subsequently cancelled as a result of an Unforeseen Circumstance, where the loss of points cannot be recovered from any other source.	Unlimited	Nil
BAGGAGE, ELECTRONIC EQUIPMENT & MONEY Indemnifies the Covered Person in respect of certain loss of, theft of or damage to certain Baggage/Business Property, Electronic Equipment or Money/Travel Documents.		
Baggage Limit any one item \$2,500	\$20,000	Nil
Electronic Equipment	\$10,000	Excess \$250
Deprivation of Baggage		\$5,000
Money / Travel Documents		\$5,000
ALTERNATIVE EMPLOYEE/RESUMPTION OF ASSIGNMENT EXPENSES: Pays for certain Alternative Employee Expenses or Resumption of Assignment Expenses incurred as the direct result of a Covered Person dying or suffering a Serious Injury or Serious Sickness	\$10,000	Nil
PERSONAL LIABILITY: Indemnifies the Covered Person against certain damages they become legally liable to pay in respect of either bodily injury to any person or loss of or damage to property where the injury or damage is caused by an accident. Also pays certain approved legal costs and expenses.	\$10,000,000	Nil

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RENTAL VEHICLE EXCESS WAIVER: Reimbursement to the Covered Person for the Rental Vehicle Excess of a Rental vehicle, payable because the vehicle is involved in an accident whilst under the control of the Covered Person or the vehicle is stolen or damaged.	\$5,000	Nil
EXTRA TERRITORIAL WORKERS' COMPENSATION: Indemnifies certain non-statutory workers compensation benefits payable by it in the covered circumstances.	\$1,000 (weekly) Damages - \$1,000,000 Agg. Limit - \$1,000,000	Nil
MISSED TRANSPORT CONNECTION: Pays reasonable extra expenses to use alternative scheduled public transport services so as to arrive at their destination on time if the Covered Person has missed transport connection.	\$10,000	Nil
OVERBOOKED FLIGHT: Pays specified costs and expenses incurred by the Covered Person if, while on a journey, the Covered Person is denied boarding on a confirmed schedule flight due to overbooking and no alternative transport is made available with eight (8) hours of the scheduled departure.	\$2,500	Nil
POLITICAL & NATURAL DISASTER EVACUATION: Pays certain costs of the Covered Person's return to their Country of Residence or the nearest place of safety and certain reasonable accommodation costs if the Covered Person is unable to return to their Country of Residence, as a result of a covered evacuation or if a major natural disaster has occurred in the country the Covered Person is in, necessitating their immediate evacuation in order to avoid risk of personal bodily injury or sickness to themselves.	\$10,000 per person	Nil
SEARCH & RESCUE EXPENSES: Reimburses the Policyholder in respect of certain costs incurred by a recognised rescue provider or the police authorities if whilst on a Journey outside Australia, a Covered Person is reported missing and it becomes necessary for the rescue provider or police authorities to instigate a search and rescue operation.	\$20,000 per person	Nil
Aggregate limit of liability	\$5,000,000	
Non-Scheduled Aircraft (air travel not conducted in accordance with fixed schedules over established routes).	\$500,000	

Please note: The above is a general summary of the covers only, does not form part of the Policy and cannot be relied on as a full description of the cover provided. All the above covers are subject to certain terms, conditions and exclusions (including limits and excesses).

What am I covered for?

These are some examples of situations where you can lodge a claim:

- Unexpected injury (non-professional)
- Doctor's appointments (not routine)
- Sickness
- Cancelled flights
- Missed flight connections
- Overbooked flights
- Lost deposits for travel
- Lost or stolen passports
- Lost, damaged or stolen cameras, mobile phones, laptops
- Rental vehicle excess
- Political and natural disaster evacuation
- Emergency evacuation
- Repatriation

What isn't covered?

These are some of the things you're not covered for:

- Any illegal or criminal activity.
- Medical expenses incurred in Australia, which a Medicare benefit is or would be payable (Health Insurance Act 1973).
- Medication for a condition which commenced prior to commencement of travel and which you have been advised to take during travel.
- Routine medical, optical or dental treatment or consultation.
- If you travel against medical advice or if you are unfit to travel

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- Deliberately self-inflicted injury or suicide.
- Injury caused by playing professional (paid) sports.
- Any loss or damage not reported to authorities as soon as possible (must be verified in writing by authority).
- Wear, tear, deterioration and scratching or breaking of fragile or brittle articles because of your negligence.
- If you leave your electronic equipment unattended
- Any electronic equipment or jewellery that's not accompanied by you as personal cabin baggage.
- Cancellation, curtailment or diversion of scheduled transport services, if there had been warning before travel was booked that such events were likely to occur.
- Financial default of companies such as airlines and other transport providers, hotels, car rental agencies, booking agents.
- If you change your plans or you're disinclined to travel.
- Continuing travel against medical advice

Pre-Travel Insurance Checklist

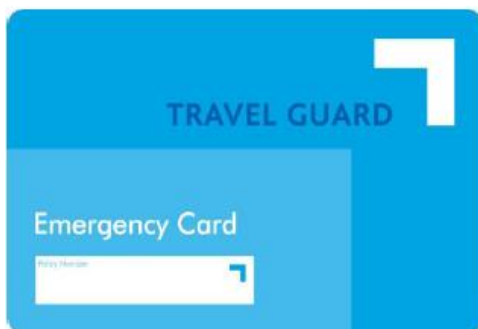
I have read the following, and taken all necessary steps to comply so as not to prejudice any potential claim:

- I have checked with a health professional or researched recommended vaccinations or other precautions to take, such as overseas laws on travelling with medicines?
- I have checked the validity of my passport before booking travel
- I have checked the Smart Traveller website to ensure the country/region I am travelling to is safe, prior to making travel arrangements
- I have checked that mobile phone coverage is available at my destination and if necessary enabled International roaming
- I have checked with the airline carrier on baggage allowances (kgs)
- I have photocopied all travel documents and insurance details, and emailed these to myself and a next of kin
- I have received all recommended vaccinations and medication from a Travel Doctor
- I have considered my medical and fitness level, and I believe I am fit to travel

Emergency Assistance Whilst Overseas

Overseas Travel Emergency Cards can be obtained by emailing treasury@cdu.edu.au

These cards provide a reverse charge telephone number (below) which will allow you to access emergency assistance:



CDU Policy Number: 2300107805

Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your insurer's Emergency Assistance service:

- Repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address;
- Payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person;
- Payment of other emergency assistance expenses;

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- Worldwide 24-hour telephone access;
- Emergency travel assistance;
- Emergency medical evacuation;
- Medically supervised repatriation;
- Assistance in replacing a lost or stolen passport;
- Legal assistance;
- Interpreter access and referral;
- Compassionate visit if travelling alone and hospitalised for more than a week;
- Assistance in tracing delayed or lost baggage; and
- Payment of approved medical services by claims process or redirection of hospital accounts.

All Other Travel Claims (Non-Emergencies)

Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and/or credit cards, remember:

- Report the loss to the local police or responsible officer of the airline or vessel on which you are travelling within 24 hours
- Obtain a copy of the police report or the airline's acknowledgement and their reply for compensation
- Keep all receipts for additional expenses incurred due to the loss
- Complete the Business Travel Claim Form

Please note that a requirement of cover under the policy is all electronic equipment needs to be carried on as cabin baggage unless the airline/vessel has specifically instructed the item to be checked-in and no prior advice was provided regarding this requirement. Where carrying the equipment as cabin baggage is prohibited, the equipment must be reasonably and adequately protected from theft or damage.

Supporting documentation can be electronically attached and may include:

- Quotes for replacement baggage
- Overseas medical invoices
- Invoice / receipts for emergency purchases of clothing etc.
- documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed)

Your claim will be lodged electronically, and you will receive updates as the claim progresses.

In the event of an emergency please contact the insurers emergency assistance provider (Travel Guard) in the first instance.

When you are able, the University's insurance officer should be advised of any potential claims. Please contact:

Name: Al Flores

Treasury and Compliance Accountant

Email: treasury@cdu.edu.au

Phone: (08) 8946 6078