



INSURANCE INFORMATION

FREQUENTLY ASKED QUESTIONS

Note: This document has been approved by the University Insurance Office for distribution Jan 2023.

Important:

This information is general in nature. It should be read in conjunction with the University Insurance [information](#). University Insurance Office can be contacted via email at insurance@mq.edu.au.

Emergency Assistance Provider

Macquarie University has partnered with International SOS, a leading medical assistance, international healthcare and security assistance company, to provide 24/7 resources for those on university-related international business travel. International SOS provides resources by phone, online or on the ground to help with any medical, security or logistical concerns.

Download the app

The mobile app provides immediate access to the assistance centre where medical, security or logistical experts are on hand to provide routine advice or support in an emergency. Up-to-date advice and real-time alerts for travel locations are also available. To download the app, follow these steps:

1. Scan the QR code below and select your mobile.
2. Select 'Yes' when you run the app to make it a trusted application.
3. Enter the Macquarie University membership number (12AYCA630700).



Call or go online

International SOS medical and security specialists are on hand 24 hours a day to answer queries and concerns. The Sydney assistance centre number is +61 2 9372 2468.

There is also an [online portal](#) with up-to-date medical and security information.

Use the Macquarie membership number to log into the portal, and register online to receive alerts via email or mobile.

GENERAL QUESTIONS

1. Is a student covered for insurance during an overseas exchange program?

Yes, student mobility activities are covered by Travel Insurance. Journeys that last more than 6 months will need pre-approval by the Insurer via Macquarie University's Insurance Manager. Additional insurance premium is also applicable.

Contact traveladvice@mq.edu.au for consultation on any concerns you may have. Please keep in mind that students are responsible to comply with travel requirements, such as obtaining a valid/granted visa prior to booking flights. There are some restrictions on claims and processing times in some cases.

2. Who is the University insurance provider?

The University's current travel insurer is AIG Australia Limited. The policy number is **2200104020**.

3. Is a student covered for a pre-existing condition?

In general, claims arising from pre-existing conditions are excluded from insurance cover (please refer to the questions 4 and 8).

4. What should a student do if they have a pre-existing condition?

If a student has a pre-existing condition that may impact on them while undertaking their mobility program, it is recommended they obtain a medical clearance from their regular treating doctor. This can be a medical certificate or letter stating they are fit to participate in the activity and/or travel. If a student needs to make a claim due to an unforeseen incident related to their pre-existing condition, this medical certificate/letter may assist with their claim. Students are recommended to also register with MQ Student Wellbeing and Travel Medicine and Vaccination Centre.

TRAVEL INSURANCE

5. When is a student covered by travel insurance?

Travel insurance applies where students are travelling to a destination outside a radius of 50 kilometres from the place of departure (excluding every day travel to and from the MQ) and involves a flight and /or overnight accommodation for their officially endorsed student mobility program.

6. What is a student covered for under the University travel insurance?

On the following page is a summary table of the University's travel insurance policy extent of coverage, this is a general description only. For further information, or if you have a specific question, please contact the University Insurance Office at insurance@mq.edu.au.

7. What are the general exclusions for travel insurance?

The following are some general exclusions under the University Insurance. You will not be covered for the following:

- Incidents that occur while under the influence of drugs or alcohol
- High risk leisure or extreme sport activities including but not limited to; bungee jumping, paragliding, parasailing, scuba diving, caving, canyoning, abseiling, riding motorcycles as a driver or passenger.
- Medical expenses arising from pre-existing condition/s
- Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry commercial passengers,
- Non-Scheduled Flight(s) which means travel in an aircraft (including single or twin engine aircraft & helicopters) whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. Taking a non-scheduled flight has reduced cover benefit.
- Training for or participating in professional sport of any kind,
- Claims resulting from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person,
- Results from war (whether war be declared or not), invasion or civil war, insurrection or revolution, use of military power or usurpation of government or military power in Australia or an Insured Person's Home Country or any of the following countries: Iraq, Afghanistan, North Korea, Somalia or Chechnya
- Claims resulting from Sexually transmitted disease or Acquired Immune Deficiency Syndrome (A.I.D.S.) or Human Immunodeficiency Virus (H.I.V.) infection. This exclusion does not apply to Accidental H.I.V Infection as described in the Policy.
- The financial default of any airline or other transportation provider, accommodation provider, car rental agency, travel wholesaler or booking agent.

Summary of Travel Insurance benefits		
Coverage Section	Coverage amount	Excess
Personal Accident & Sickness (Death and Capital Benefits) – Insured Persons excluding Accompanying Spouse/Partner and/or Dependent Children	Benefit capped at percentage of	
Accidental Death	5 x annual <i>income</i> to a maximum of \$500,000; The benefit for any non-income earning person is limited to \$100,000	Nil
Permanent Total Disablement	5 x annual <i>income</i> to a maximum of \$500,000; The benefit for any non-income earning person is limited to \$100,000	Nil
Other Permanent Disablement	5 x annual <i>income</i> to a maximum of \$500,000; The benefit for any non-income earning person is limited to \$100,000	Nil
Temporary Total Disablement (Accidental Bodily Injury) Weekly Benefit	100% of weekly <i>income</i> to a maximum of \$1,500 payable for up to 104 weeks	7 days
Temporary Total Disablement (Sickness/illness)	Not Insured	Nil
Overseas Medical & Evacuation		
Overseas Medical & Evacuation	Unlimited	Nil
Continuous Worldwide Bed Confinement	\$200 per day for maximum 30 days	Nil
Repatriation of Mortal Remains	\$50,000	Nil
Loss of Deposits, Cancellation & Curtailment Expenses		
Loss of Deposits, Cancellation & Curtailment Expenses (any one Insured Person - any one claim or series of claims arising out of the one event)	Unlimited	Nil
Baggage, Business Property and Money/Travel Documents		
Baggage / Business Property / Portable Electronic Equipment / Travel Documents	\$20,000	Business Equipment \$500
Personal Money	\$5,000	Nil
Credit Card Fraud	\$3,000	Nil
Mislaid Luggage NB: Luggage must be delayed or misplaced by any carrier for more than 8 consecutive hours	\$5,000	Nil
Rental Vehicle Excess		
Rental Vehicle Excess If you are considering hiring a car, please ensure you purchase comprehensive car insurance from the car rental company.	\$20,000	Nil
Missed Transport Connection & Overbooked Flights		
Missed Transport Connection	\$20,000	Nil
Overbooked Flights	\$20,000	Nil
Personal Liability		
Personal Liability	\$10,000,000	Nil
Political Risk & Natural Disaster Evacuation		
Political Unrest and Natural Disaster Evacuation Expenses	\$50,000	Nil
Search and Rescue Expenses	\$20,000	Nil

NB: This summary table provides a general description only. Each category is subject to various term, conditions, limitations and exclusions as well as the overriding terms, conditions, exclusions and endorsements of the Corporate Travel Insurance policy.

8. What is a pre-existing condition for travel insurance purposes?

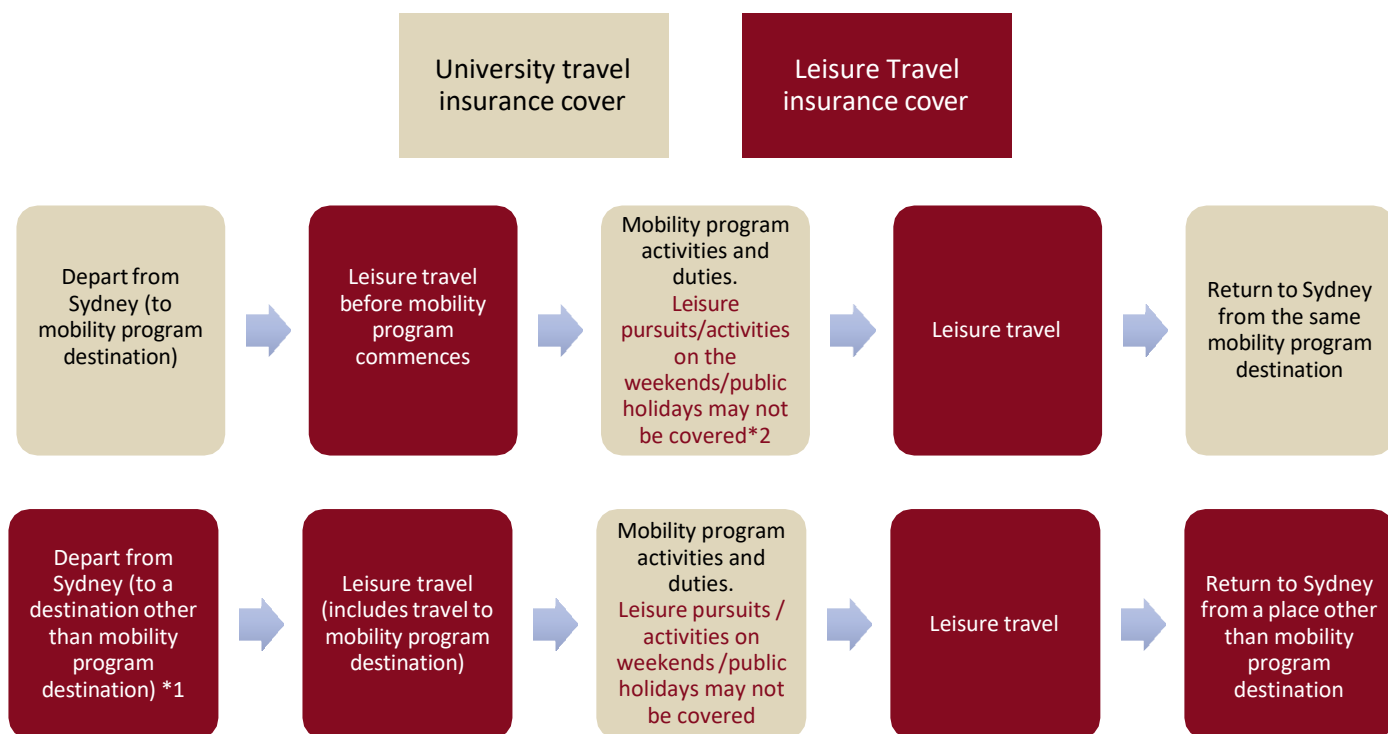
A pre-existing medical condition means:

- (a) Any sickness, disease or other condition, including symptoms thereof suffered by the Insured Person, which in the one (1) year period prior to the Insured Person booking their journey:
- (i) First manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a Doctor; or
 - (iii) Was treated by a Doctor or treatment had been recommended by a Doctor.
- (b) It shall also mean any congenital, hereditary, chronic or ongoing condition which the Insured Person, is aware of, or could reasonably be expected to be aware of, prior to the Insured Person booking their journey.

9. When does the travel insurance coverage start and finish?

Cover commences from the time the student leaves their normal residence to commence their journey and continues for a maximum period of 180 consecutive days. Cover for Loss of Deposits shall commence at the time the student pays in part or full for their Travel.

Please see below regarding travel insurance and leisure travel. Travel Insurance for Macquarie Abroad program and incidental leisure travel.



*1 Flights including necessary transit to the activity destination are covered, but extra transits are not covered if they are for leisure travel purpose. E.g. If the overseas program is in Shanghai, the flight from Sydney to Shanghai is covered. However, if a student wants to take leisure travel in Beijing, the flights from Sydney to Beijing and Beijing to Shanghai will not be covered. If a student is transiting in Hong Kong and the stopover in Hong Kong is for a period of up to 24 hours, this will not be considered holiday travel so flights (including stopover) will be covered; however, if student plans to stopover in Hong Kong for more than 24 hours, this stopover shall be considered as being 1 day of holiday travel, the flight from Sydney to Hong Kong and Hong Kong to Shanghai will still be covered.

*2 Weekends and public holidays falling in between the program are covered; however, some "leisure" activities are not covered. Some examples of leisure activities that may not be covered include taking a flight somewhere, spending a night away or participating in activities like open water sailing or diving, mountaineering, rock climbing, parachuting, Bungee Jumping, Snow sports, etc.

10. If a student undertakes leisure travel before or after the official dates of their mobility program, are they covered by the University's travel insurance?

No, the University's travel insurance policy does not provide cover for leisure travel outside the dates of the activity – travelling before or after the activity or a combination of both. Students will need to purchase extra insurance for any leisure travel.

11. Are students covered by the University's travel insurance for non-working days during their mobility program dates?

Weekends and public holidays that fall during the mobility program dates are covered by the University's insurance if these days:

- are being used to carrying out your mobility program duties;
- are being used to travel/transit for mobility program purpose;
- are being used to do regular activities in your activity location (city or town)

Weekends and public holidays that fall during the mobility program are not covered by the University's insurance if these days:

- are being used for leisure activities such as parachuting, rock climbing, etc;
- are being used to travel outside of your activity location (city or town);
- are staying overnight outside of your activity location (city or town).

The MQ Student Mobility team requires you to have your own travel insurance to cover you for the times when you are not covered by the University's insurance.

12. What should a student do if they have a minor medical problem while travelling on a mobility program, under travel insurance?

A student should pay for any minor medical expenses they incur and keep all receipts. They should complete a Travel Insurance Claim [Form](#) as soon as possible and lodge it with the MQ Insurance Manager by emailing the scanned copy to insurance@mq.edu.au. The Claim Form specifies what proof of loss / damage the insurer requires to enable speedy settlement of a claim e.g. Receipts from visiting a doctor, police report from an incident, etc.

13. How does a student make a claim, under travel insurance?

Complete a Travel Insurance Claim [Form](#) and lodge it with the MQ Insurance Manager by emailing the scanned copy including supporting documentation. The Claim Form outlines what supporting documentation is required for the claim. Students are advised to retain proof of loss for their claim (such as a copy of original and complete flight ticket itinerary for this trip to show departure and arrival in Australia, receipts, invoices, valuations, medical reports, police report).

14. What happens if a student must withdraw but has already paid for flights and other costs?

This will depend on the circumstances of the withdrawal however, if it is for an emergency situation or serious illness / death of an immediate family member, provided such person(s) reside(s) in the insured person's country of residence then the insurance policy should cover the majority of out of pocket expenses that cannot be recovered from the providers. Other situations will be on a case by case basis.

15. What if a family member at home is seriously ill or dies?

If a relative passes away due to an unforeseen situation while a student is on their overseas mobility program, the travel insurance policy will cover the extra costs of coming home early. NB. Exclusions for pre-existing conditions also apply for family members.

16. What are the conditions applying to Electronic Equipment?

- Electronic equipment must be carried onboard unless prohibited by the airline from doing so, when it must be secured within checked in luggage
- It must be marked as fragile
- It must not be left unattended at any stage of the trip
- It must be properly secured when not in use

NB: Please keep a photo of the equipment and proof of purchase, as this will be required in the event of a claim.

OTHER QUESTIONS**17. If the partner organisation OR immigration office requires further information regarding insurance, is it possible to obtain Macquarie University Certificate of Currency?**

Yes, a student can obtain these documents from the MQ Student Mobility team. The Certificate of Currency is valid for 12 months and is renewed annually.

18. Will a student receive a letter stating they are covered by insurance?

No. Confirmation letters are only provided to the organisation by the MQ Student Mobility team upon request. Please email: mi.exchange@mq.edu.au

19. Are students undertaking their mobility program in the country of their citizenship also covered by the University's insurance?

Students undertaking their mobility program in their country of citizenship are not covered for medical expenses, evacuation and repatriation. The country's national social security system should be accessed. The University's insurance may cover some expenses but this would be entirely at the discretion of the insurance company.

20. Tell me more about travel insurance for leisure travel.

You are required to have your own travel insurance to cover you for the times when you are not covered by the University's insurance. It is your responsibility to ensure that the personal insurance you purchase will cover you for your intended activity, location and circumstances. You are free to purchase your personal travel insurance with any insurance provider. The University recommends you consider purchasing a policy which includes:

- Unlimited medical expenses;
- Unlimited medical evacuation costs;
- At least \$20,000 repatriation costs;
- At least AU\$2,500,000 (two million five hundred thousand dollars) in personal liability insurance

21. What should I do if:

I need any medical treatment, assistance or advice while I am on my mobility program?

I am caught in a natural or political disaster situation?

I need any kind of emergency assistance?

You must call the emergency assistance provider, International SOS & quote Membership number: 12AYCA630700

If you require additional information, please contact Macquarie University travel advice Office via email at traveladvice@mq.edu.au.