

University of Tasmania

Travel Insurance Information Sheet

Persons Insured

Employees: all Council Members and employees of the insured including accompanying partner or spouse and dependent children, voluntary workers and authorised personnel of the insured whilst on authorised travel or travel incidental to business.

Students: Students of the University whilst on authorised travel or travel incidental to their studies. No cover is provided for accompanying partners or dependent children.

Accompanying partner or spouse refers to either the wife or husband living with the Insured Person and includes a de facto and/or life partner with whom an Insured Person has continuously cohabited for a period of 3 months or more at time of loss. Dependent children includes the person's unmarried dependent children under 19 years of age, or under 25 years of age if they are full time students and primarily dependent on the person for maintenance and support. It also means the person's unmarried children over 19 years of age who are physically or mentally incapable of self-support, but only when on a journey with the person. Dependent children includes step or legally adopted children.

Journey

Trips up to 6 months (180 days) are covered by the travel policy. Trips between 6-12 months (> 180 days) will be covered but must be declared to the insurer at commencement of travel and be subject to an additional premium. Trips over 12 months are not covered.

The Travel Insurance Policy will provide cover originating in a country outside of Australia if such is the country of residence of the employee or student.

Geographical Limits

Expenses relating to the evacuation out of a country which the insured has travelled to after DFAT or equivalent in the insured persons country of residence have issued a 'do not travel' warning will not be covered.

Expenses relating to the evacuation out of a country which the insured has remained in after DFAT or equivalent of the insured persons country of residence have issued a travel warning recommending travellers to leave the area and the warning has been ignored will not be covered.

No cover will be provided for any loss indirectly or directly caused by, consequent upon, contributed to, or resulting from any of the mentioned below:

The country is subject to:

- War (which includes nuclear, biological, or chemical terrorism);
- Invasion;
- Acts of foreign enemies;
- Civil war;
- Rebellion;
- Revolution;
- Insurrection; or
- Military or usurpation of government or military power in Australia or an Insured Person's own Country of Residence.

Activity Limitations

No benefits shall be paid with respect to loss or damage resulting from:

- Air travel, except as a passenger in a licensed aircraft travelling over scheduled routes;
- Training for or participating in professional sport of any kind;
- Any illegal or criminal act committed by the Insured Person; or
- Infection with Human Immunodeficiency Virus (HIV) or any variant including Acquired Immune Deficiency Syndrome (AIDS) and AIDS related complex (ARC) unless as a result of an accident or a medical procedure.

Policy Deductible

In addition to 7 days relating to loss of income (refer to Table) the policy is subject to a \$500 excess each and every claim, each section.

Schedule of Benefits

Section	Cover	Employee Policy	Student Policy
1	Personal Accident Lump Sum Death & Maims Weekly Accident (not illness)	Death & Maims \$250,000 \$2,000 maximum period payable 156 weeks Excluding first 7 days	Death & Maims \$250,000 \$1,000 maximum period payable 156 weeks Excluding first 7 days
2	Kidnap & Extortion	\$250,000	\$250,000
3	Hijack Detention	Daily benefit \$1,000 per day, subject to \$30,000 maximum. Detention period 30 days. Legal costs \$50,000. Counselling Costs Extension \$5,000	Daily benefit \$1,000 per day, subject to \$30,000 maximum Detention period 30 days. Legal costs \$50,000 Counselling Costs Extension \$5,000
4	Medical, Additional Expenses Emergency Medical Evacuation	Medical: Unlimited Additional Expenses: \$100,000 Continuous Worldwide bed confinement: \$100 per day maximum 60 days Emergency Medical Evacuation: Unlimited	Medical: Unlimited Additional Expenses: \$100,000 Continuous Worldwide bed confinement: \$100 per day maximum 60 days Emergency Medical Evacuation: Unlimited
5	Rescue and Emergency Assistance	Cover in accordance with policy	Cover in accordance with policy
6	Loss of Deposits Cancellation/Curtailment Expenses	Loss of Deposits: \$20,000 Cancellation/Curtailment expenses: \$50,000	Loss of Deposit: \$20,000 Cancellation/Curtailment expenses: \$50,000

7	Baggage/Business Property/Electronic Equipment/Money/Travel Documents	Money/Travel Documents: \$5,000 Baggage, Business Property: \$20,000 Electronic Equipment: \$10,000. Deprivation of Baggage: \$3,000	Money/Travel Documents: \$2,000 Baggage, Business Property: \$8,000 Electronic Equipment: \$10,000. Deprivation of Baggage: \$1,000
8	Alternative Employee/Resumption of Assignment Expenses	\$10,000	\$10,000
9	Personal Liability	\$10,000,000	\$10,000,000
10	Rental Vehicle Excess Cover	\$2,000	\$2,000
11	Extra Territorial Workers Compensation	\$1,000 per week Total Limit of Liability: \$1,000,000 Aggregate Limit of Liability: \$2,000,000	Not insured
12	Missed Transport Connection	\$10,000	\$10,000
13	Political Evacuation/Natural Disaster	\$20,000	\$20,000
14	Identify Theft Extension	\$15,000	\$15,000
15	Search and Rescue Expenses	\$100,000	\$100,000

More details for the Schedule of Benefits

Medical Cover (Section 4)

If, during the journey the Insured Person suffers death, injury or illness, you or the insured person will be reimbursed for *medical expenses, additional expenses, and emergency medical evacuation*.

Medical Expenses means all reasonable cost necessarily incurred outside the Insured Person's Country of Residence, **provided such expenses incurred relate to a condition or event which occurred during the Journey**, for hospital, surgical or other diagnostic or remedial treatment, including but not limited to nursing, physiotherapy, chiropractic, cost of medical supplies and ambulance services given, prescribed or recommended by a Medical Practitioner.

Emergency Medical Evacuation Expenses are only covered as approved by the Insurer's nominated Emergency Assistance Provider.

Specific Exclusions:

- No cover is provided for routine medical such as routine medical check-up, dental, or optical treatment or consultation.
- No cover is provided where the law of the country in which the expense is incurred prohibits the Insurer from providing insurance or making a payment in respect of such expense.
- Cover additionally excludes treatment for any condition where it was known that such treatment would be required during the journey.
- No cover will be provided if travel is undertaken against the advice of a qualified medical practitioner or if the insured is unfit for travel.
- No cover if an expense is incurred after a period of 24 months from the date the first expense was incurred following injury or illness of the Insured Person.
- No cover for on-going Medical Expenses incurred after the Insured Person returns to their Country of Residence (unless the law of that country prohibits the payment of such Medical Expenses) provided they relate to a condition suffered by the Insured Person during the Journey and are limited to \$100,000 if incurred in a country other than Australia.
- No cover for medical/hospital expenses incurred in Australia which would be in contravention of the Health Insurance Act 1073 (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules as updated from time to time or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.

Additional Expenses (Section 4)

- (Once the travel has commenced) – being additional expenses, forfeited travel, hotel and out of pocket expenses reasonably and necessarily incurred during a Journey as a direct result of the Insured Person's death, Injury or Illness which results in the Insured Person being certified by a qualified medical practitioner as being unfit to continue with any Journey.
- Reasonable travel and accommodation expenses, where necessary, of up to persons who, on documented medical advice, travel to and/or remain with the Insured Person and/or accompany the Insured Person to any other place in accordance with such medical advice, including back to their Country of Residence.
- Reasonable funeral expense incurred outside the Insured Person's Country of Residence for the burial or cremation of the Insured Person or reasonable cost (excluding funeral and interment costs) in transporting the Insured Person's body or ashes and personal effects back to a place nominated by the legal representative of the Insured Person's estate.

Rescue and Emergency Assistance (Section 5)

If while on a journey the Insured Person requires emergency medical or travel assistance, the Insured Person is entitled to medical and travel assistance services as provided by the nominated emergency assistance provider. An emergency travel card is available to the insured person with the contact numbers for the nominated emergency assistance provider.

The nominated emergency assistance provider must be informed as soon as practicably possible of any potential claim.

Cancellation and Curtailment (Section 6)

If while on a Journey, the policy will pay necessary incurred reasonably additional or forfeited travel, hotel or out of pocket expenses as a result of the following:

- Unexpected death, Injury or Illness of a member of the Insured Person's travelling party, resulting in the Insured Person having to return to the point of origin of a Journey; or
- Unexpected death, Serious Injury or Serious Illness of the Insured Person's Relative, business associate or travelling companion; or
- Loss of passport or travel documents; or
- Quarantine regulations innocently broken and Journey is delayed by the Insured Person or their travelling companion; or

- Cancellation or curtailment of travel or accommodation arrangements due to strikes, riots, hijacking, civil commotion, flood, adverse weather conditions or natural disasters; or
- Any other unforeseen circumstances outside the control of the Insured or the Insured Person other than as described 1-5 above.

Loss of Deposit (Section 6)

The reasonable loss of travel and accommodation expenses paid in advance of a proposed Journey as a result of any of the unforeseen circumstances below:

- Unexpected death, Injury or Illness of the Insured Person, resulting in the Insured Person being certified by a qualified medical practitioner as being unfit to commence or continue the planned Journey; or
- Unexpected death, Injury or Illness of any person with whom the Insured Person intended to travel which results in the person being certified by a qualified medical practitioner as being unfit to commence or continue with any Journey; or
- A Relative, travelling companion or business associate of the Insured Person dies unexpectedly or suffers a Serious Injury or Serious Illness; or
- The compulsory quarantine or jury service of an Insured Person or any person with whom the Insured Person intended to travel; or
- The Insured Person's residence or business suffers major loss or damage; or
- Any unforeseen circumstance outside your control or that of the Insured Person not described above.

Baggage/Business Property/Electronic Equipment and Money/Travel Documents (Section 7)

Baggage includes all personal effects excluding electronic equipment belonging to the insured person which is insured as a separate item but does not include household furniture or effects unless acquired during the Journey.

Electronic equipment means all electronic equipment belonging to the insured person including personal computer/mobile phones. The insured person must take all reasonable precautions for safety and supervision of their insured baggage/electronic equipment.

All loss or damage attributable to theft must be reported to the police or transport carrier or other appropriate authority as soon as possible after discovery of the loss or damage and a written acknowledgement of the report must be obtained.

No cover will be obtained if baggage/electronic equipment were confiscated by customs or another lawful authority, shipped under any freight agreement or items sent by postal or courier services,

intended for sale of trade (unless loss is less than \$5,000), or loss/damage has resulted from wear and tear.

No cover will be provided for loss of electronic equipment as a result of theft or attempted theft if left unattended. This is unless the electronic equipment was securely locked inside a secure building or locked securely and out of sight inside a motor vehicle. This exclusion can be disregarded if there is no option but to leave electronic equipment temporarily unattended.

Rental Vehicle Excess Cover (Section 10)

Where the Insured Person hires a rental vehicle during a Journey and the vehicle is involved in a collision or is stolen or damaged, the policy will cover rental hire vehicle excess cover for which the Insured Person is liable under the insurance policy covering the rental vehicle.

Note it is important to ensure the comprehensive vehicle insurance offered by the Hire Car Company is effected and paid for as this Section of the policy only reimburses the policy excess.

Workers Compensation Tasmania (Employees)

Where the Insured Person is an employee of the University of Tasmania whose principal place of residence is in Tasmania, and travels on authorised business of the University, the employee remains covered under the Tasmanian Workers compensation policy worldwide 24/7, and includes COVID-19 when arising from and in course of employment.

Personal Accident (Students) Separate policy

This policy covers:

Full-Time and Part-Time internal students, distance education external students attached to University of Tasmania campuses, TUU Staff, Non-Student Members of TUU Sports Clubs/ Societies.

The insurance provided under this Policy shall only apply whilst the insured persons are on Campus and/ or engaged in University affiliated and/ or organized Course/ Sports/ Club related activities including necessary direct travel between their normal place of residence or employment and the place of such university activities. Cover also extends to practical placement or community placement activities and/or voluntary work and/or unpaid work placement including necessary direct travel between their normal place of residence or employment and the place of such university activities.

PROVIDED ALWAYS that the Policy shall only apply in respect of such events or activities officially

organised by and under the control of the University and/ or undertaken with the knowledge and consent of the University.

The policy provides cover world-wide.

Benefits

Section	The Compensation Applicable Under Each Section of This Policy For Each Insured Person	The Compensation
A	Capital Benefits, Events 1 <ul style="list-style-type: none"> - With dependants - No dependants - Events 2-19 percentage of capital benefit as provided in policy 	<ul style="list-style-type: none"> - \$50,000 - \$10,000 - \$50,000
B	Weekly Injury Benefit, Events 20-21	<ul style="list-style-type: none"> - 85% to a maximum - \$250 per week - Maximum: 104 weeks
	Domestic Home Help, Event 20 (b)	<ul style="list-style-type: none"> - 80% to a maximum - \$250 per week - Maximum: 52 weeks
	Home Tutorial Benefit, Event 20 (c)	<ul style="list-style-type: none"> - 80% to a maximum - \$250 per week - Maximum: 52 weeks
	Temporary Partial Disablement, Event 21	<ul style="list-style-type: none"> - 25% of Weekly Injury Benefits
	Bed Care Patient, Event 22	<ul style="list-style-type: none"> - \$250 per week - Maximum: 52 weeks
	Excess - Elimination Period (Events 20-22)	<ul style="list-style-type: none"> - 7 days
C	Weekly Sickness Benefit, Events 23-24	<ul style="list-style-type: none"> - No Cover
D	Non-Medicare Medical Expenses, Event 25	<ul style="list-style-type: none"> - 80% to a maximum - \$5,000 - \$50 Excess to apply to each and every claim

Section	Additional Benefits	The Compensation
1	Rehabilitation Expense	- Up to \$500 per month (max 6 months)
2	Escalation of Claim	- 5% increase p.a.
3	Spouse & Dependent Children	- \$5,000 (spouse) - \$5,000 (per child) - (child max \$15,000)
4	Home Renovation Benefit	- 80% to a maximum of \$10,000
5	Accidental HIV Infection	- \$25,000
6	Heccs &/or Post Graduate Fees	- \$10,000
7	Injury Assistance Benefit	- 100% to a maximum \$250 per week - Maximum: 16 weeks Elimination Period: 14 days
8	Overseas Medical Expenses – not otherwise recoverable	- \$100,000