Am I eligible for UQ’s travel insurance?

Automatic travel insurance coverage applies to staff undertaking a journey more than 50km from their normal place of residence or business premises and is either:

1. Approved University travel as per 1.90.01 UQ Travel Policy and Procedures; or
2. Approved work off campus as per 2.30.09 Work Off Campus Policy and Procedures.

Overseas Employees – If you are residing and working in another country as an employee of UQ, please visit our Overseas Employees webpage to obtain information about the insurance cover you should be considering.

When am I covered?

You are covered under UQ’s travel insurance for:

- Direct travel to and from the location of your University business;
- All Business days (unless your journey has a private travel component);
- Incidental Private Travel.

What is Incidental Private Travel?

This is similar (but not identical) to the FBT dual purpose travel rules. For insurance purposes, Incidental Private Travel means:

- Approved private gap days (refer to FBT dual purpose travel rules);
- A weekend immediately adjacent to a business day where you will be undertaking direct travel to and from the location of University business.

Incidental Private Travel will only be covered where it is in the same country/s as the University business.

When do I need my own travel insurance?

You are responsible for your own travel insurance when:

- You are not on approved University travel; or
- The private component of your dual purpose travel is not within the same country as your adjacent business days; or
- You are undertaking additional private travel before or at the conclusion of your UQ business (even if in the same country).

Insurance can be arranged online through Chubb Travel Insurance or an insurer of your choice. Use of Chubb Insurance is between you and Chubb, and in no way associated with the University.

Am I travelling to a safe country?

Check the security situation for your destination/s (both for approved University travel and any private travel in conjunction with your approved University travel) on smartraveller.gov.au and register with red24.com/affiliates/chubbau/ to receive email travel alerts.

As travel to level 3 or level 4 countries are very high risk, approved private days to these countries should be kept to a minimum. You must comply with the specific restricted area approval requirements that apply from the UQ Travel Policy and Procedures.

You must also separately notify Insurance Services insurance@uq.edu.au if you are travelling to Afghanistan, Chad, Chechnya, Cote d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iran, Iraq, Israel, Libya, Myanmar, Somalia, South Sudan, Sudan, Syria or Yemen so that the University’s insurer can be notified.

Pre-Existing Medical Conditions

Emergency medical expenses for Pre-Existing or Prior Medical Conditions are not covered in the following circumstances:

- Your travel is taken against the advice of a doctor, including a specialist;
- The travel is for the purposes of seeking medical treatment for a pre-existing condition;
- The claim for expenses is for medication or ongoing treatment which you have been advised to continue during travel.

Pre-Existing Medical Conditions include any physical defect, condition, illness, or disease which treatment, medication or advice has been received or prescribed by a doctor in the last 12 months and include conditions which a reasonable person in the circumstances would be expected to be aware of at the time of booking their journey.

If you have any concerns regarding your fitness to travel, we recommend you ask your doctor to confirm your fitness by completing the ‘Fit to Travel Report’ at the end of this information sheet and we request that you retain a copy in the event of a claim.

There is no cover for Pre-Existing or Prior Medical Conditions under the Personal Accident & Sickness section of the policy.

What is covered?

These are some examples of situations where you can lodge a claim (the list is not exhaustive):

- Doctor’s appointments (not routine)
- Broken arm
- 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
- Trauma counselling
- Identity theft
- Emergency evacuation
- Repatriation

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DISCLAIMER: This summary has been prepared for general reference only. Nothing contained herein prevails over the TERMS, CONDITIONS AND EXCLUSIONS of the policy. Last updated 07/04/2017.
Benefits of Cover Available

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

<table>
<thead>
<tr>
<th>Available Benefits</th>
<th>Schedule of Benefits</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECTION 1 – PERSONAL ACCIDENT &amp; SICKNESS:</td>
<td>Lump sums or weekly benefits if a Covered Person suffers from an Event as a result of a Bodily Injury or Sickness.</td>
<td>3x Salary up to $750,000</td>
</tr>
<tr>
<td>Personal Accident and Sickness Events 1-19</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| SECTION 2 – KIDNAP & RANSOM / EXTORTION COVER: | Reimburses certain Extortion/Ransom Monies and other amounts if a Covered Person is the subject of a covered Kidnapping or Extortion whilst on a Journey. | $1,000,000 |
| Kidnap and Extortion | | |

| SECTION 3 – 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 |
| Hijack and Detention | | |

| SECTION 4 – MEDICAL, ADDITIONAL, CANCELLATION & CURTAILMENT EXPENSES: | Reimburses certain medical and additional expenses if a Covered Person is subject to a covered Cancellation or Curtailment 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 |
| Medical and Additional Expenses | Unlimited | Excess $100 |
| Trauma Counselling Benefit | $5,000 per person | |
| Continuous bed confinement | $100 / day | (Maximum 60 days) |

| SECTION 5 – CHUBB ASSISTANCE: | Provides certain emergency assistance to a Covered Person whilst on a Journey. | Unlimited |
| Emergency Assistance | | |

| SECTION 6 – 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 |
| Loss of Deposits | $20,000 | Nil Excess |

| SECTION 7 – BAGGAGE, ELECTRONIC EQUIPMENT & TRAVEL DOCUMENTS: | 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. | $20,000 |
| Alternative Employee / Resumption of Assignment Expenses | $20,000 | Excess $250 |

| SECTION 8 – 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 OR a claim being admitted under Cancellation/Curtailment Expenses in Section 4. | | |
| Baggage Limit any one item $5,000 | $20,000 | Excess $250 |
| Electronic Equipment | $20,000 | Excess $500 |
| Deprivation of Baggage | $5,000 | Excess $250 |
| Money / Travel Documents | $5,000 | Excess $250 |
| Fraudulent use of Money / Travel Documents | $3,000 | |
| Identity Theft | $20,000 | |

| SECTION 9 – 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 |
| Personal Liability | | |

| SECTION 10 – 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 |
| Rental Car Excess Waiver | | |

| SECTION 11 – EXTRA TERRITORIAL WORKERS’ COMPENSATION: | Indemnifies certain non-statutory workers compensation benefits payable by it in the covered circumstances. | $1,000 (weekly) |
| Extra Territorial Workers Compensation | Damages - $1,000,000 | Agg. Limit - $1,000,000 |

| SECTION 12 – MISSED TRANSPORT CONNECTION: | Pays reasonable extra expenses incurred to use alternate scheduled transport services to arrive at a meeting or conference on time. | $10,000 |
| Missed Transport Connection | | |

| SECTION 13 – OVERBOOKED FLIGHT: | Pays for delay expenses if the booked flight is delayed due to overbooking and no alternative is available within 8 hours. | $2,500 |
| Overbooked Flight | | |

| SECTION 14 – 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. | | |
| Evacuation Expenses | $20,000 per person | |
| Reasonable Accommodation Costs | $250 / day (max. 14 days) | |

| SECTION 15 – 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 |

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 of the above covers are subject to certain terms, conditions and exclusions (including limits and excesses).
What isn’t covered?

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

- Any illegal or criminal activity.
- The use or effect of alcohol or drugs.
- Flying or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers.
- Training for and/or participating in professional (paid) sports of any kind.
- Deliberately self-inflicted injury or suicide.
- Reasonably foreseeable accident/injury resulting from an activity/event i.e. extreme or dangerous sports or activities such as base jumping, skiing off piste, free rock climbing, cliff diving, parkour etc. (this list is not exhaustive).
- 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 advice of physician or if you’re unfit to undertake journey.
- 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.
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers.
- Carrier-caused delays recoverable from carrier.
- Continuing travel against medical advice.
- Forfeited travel deposits when returning home following a close relative’s death or serious illness, when the death or illness could have been anticipated or expected to occur at the time of booking your travel arrangements.

How do I make a claim?

It is important you follow the steps below, when making a claim to ensure you have the best possible outcome:

- If the claim is an emergency contact Chubb Assistance on +61 2 8907 5995 (24/7 worldwide number).
- If it is not an emergency complete the Travel Insurance Claim Form
- Obtain the relevant supporting documentation (e.g. police report, carrier document, invoices, medical reports, proof of ownership etc.).
- Where your medical costs might look to exceed $2,500 AUD, you must notify Chubb Assistance of your claim before proceeding further (exceptions for serious illness/injury causing incapacitation).
- In the event that your additional Travel or Accommodation Expenses might exceed $5,000 AUD, you must notify Chubb of your claim prior to proceeding with the booking.
- We recommend you lodge your claim within thirty (30) days of the incident / illness / loss to ensure you have the opportunity to obtain any additional supporting documents requested by the insurer.

Can I get a Certificate of Currency?

If you require a Certificate of Currency for your visa, please email your request to insurance@uq.edu.au including the following information so we can ensure your certificate details are accurate:

- Your full name (as per passport);
- Student Number;
- Passport Number;
- UniFi Travel Request number;
- Why the certificate is required (e.g. visa for Germany);
- Your Dual Purpose Travel (DPT) calculator if your journey has a private component; and
- Your travel itinerary.

Insurance Services will email you back a pdf version of your travel insurance certificate of currency within 5 working days.

Contact Insurance Services

Phone: 07 3365 3075
Email: insurance@uq.edu.au
Website: www.corporate-operations.uq.edu.au/insurance-services

What if I am travelling to my home country or have a dual citizenship?

Benefits payable under UQ’s travel insurance policy may be reduced if you are covered by your home country’s medical benefits scheme or a local health insurance policy for medical care required while you are there. If you are not eligible to your home/the other country’s medical benefits/scheme due to residency requirements, medical expenses (as a result of a sickness or injury as defined under the policy) may be considered under the policy.

If you are a resident of Australia, and have a return ticket to Australia as part of your UQ approved University travel, and the medical team recommend repatriation to Australia, then your expenses may be covered under the UQ Travel Insurance policy.
How to use your Chubb Assistance Card

In the event of an Emergency

Call Chubb Assistance on +61 2 8907 5995 reverse charges (or if unable to call reverse charges, please direct dial and ask Chubb to call you back) and advise:

1. Name
2. Policy Name – The University of Queensland
3. Policy Number – 01PP529201
4. Contact Number
5. Nature of Assistance Required

Alternatively send an e-mail to assist@medicalassistance.com.au with the same information. A phone call is preferable.

Chubb Assistance can provide:

- 24 Hour Emergency Medical Assistance and Advice
- Evacuation or Repatriation if necessary
- Liaison and case management with your hospital/medical provider
- 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 Services to Providers
- Advice and information on the location of physicians, hospitals, dentists and dental clinics worldwide
- Delivery of essential medicine where necessary (at traveller’s cost)
- Interpreter access and referral.

Note: if you need assistance or think you will need assistance, please inform Chubb Assistance promptly. Do not try to solve the problem without involving the experience of Chubb Assistance as this may prejudice your right to claim assistance or reimbursement.

Medical Assistance

1. Telephone Medical Advice – Chubb Assistance will arrange to provide medical advice over the telephone.
2. Medical Service Provider Referral – Chubb Assistance will provide information about physicians, hospitals, dentists and dental clinics worldwide.
3. Arrangement of Appointments with Doctors – Chubb Assistance will assist in arranging appointments with general practitioners or specialised doctors, if medically necessary.
4. Arrangement of Hospital Admission – If the medical condition is of such gravity that hospitalisation is needed; Chubb Assistance will assist by arranging for hospital admission.
5. Monitoring of Medical Condition when Hospitalised – Chubb Assistance doctors will monitor the Covered Person’s condition when being hospitalised.

Travel Assistance

1. Pre-Trip Information Services – provide information concerning visas and inoculation requirements for foreign countries worldwide.
2. Embassy Referral – provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
3. Lost Luggage – assist the Covered Person who has lost their luggage while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.
4. Lost Passport – assist the Covered Person who has lost their passport while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.
5. Emergency Travel Services Assistance – assist in reservations/bookings for airline and travel on an emergency basis when travelling overseas.
6. Legal Referral – assist by providing the name, address, telephone number, and if requested office hours (if available) for legal practitioners and lawyers worldwide.
7. Emergency Message Transmission – in the event of a hospital confinement or during an emergency, Chubb Assistance will undertake to transmit urgent messages to the Covered Person’s family, if requested by the Covered Person to do so.
Frequently Asked Questions

Q. What is a Certificate of Currency?
A. A Certificate of Currency is a document from the University’s insurer, certifying that the University has a current Travel Insurance policy in place. It includes the traveller’s name, dates of travel, limits and period of coverage.

Q. How do I get a Certificate of Currency?
A. Please request certificates by emailing insurance@uq.edu.au and specifying: Full name of the person (as per passport), staff number, Passport Number, Travel Request Number, why the certificate is required (e.g. visa requirement) and your Dual Purpose Travel calculator (if your journey has a private travel component).

Q. How do I know if my travel is UQ Approved?
A. You will have received a Travel Request Number in UniFi and it will show as ‘approved’ on UniFi. For domestic travel you must have evidence of written approval from your Supervisor (email is sufficient).

Q. Do I need to buy insurance?
A. You need to arrange your own travel insurance if you are not on approved University travel or the private component of your Dual Purpose Travel is not within the same country as your adjacent business days or you are undertaking additional private travel before or at the conclusion of your UQ business. You can purchase this through Chubb blt.chubbtravelinsurance.com/oq or an insurer of your choice.

Q. Can I extend the UQ Travel Insurance policy?
A. You cannot “extend” the UQ Travel Insurance policy, but you can take out cover for any excess travel through Chubb blt.chubbtravelinsurance.com/oq or an insurer of your choice.

Q. Do I have a personal policy number I can quote for this insurance?
A. You won’t receive a personal policy number. You are insured under UQ’s corporate policy number: 01PP529201.

Q. I recently travelled to Europe for work and came down with bronchitis and had to see a doctor and he prescribed some medication. Are both the doctor’s appointment and the medication covered?
A. Yes, both the doctor’s appointment fee and medication are claimable. You need to pay the doctor’s fees and prescription in the first instance and then claim for reimbursement. A $100 excess applies. For example if the doctor’s appointment costs $150 and the prescribed medication costs $20 (totaling $170), you will be reimbursed $70 after the $100 excess is applied.

Q. I will be undertaking fieldwork in the USA from 20/10 to 8/12, which has been UQ approved. I will be 2 months pregnant when I depart and will return when I am about 3 months pregnant. I have been to see a travel doctor and my regular doctor and both have advised that I am fit to travel. However, they indicated that I should check the insurance policy to ensure that any medical emergency as a result of an unforeseen complication of the pregnancy would still be covered?
A. Pregnancy is covered but only for unforeseen emergency circumstances. Medical expenses for a Premature birth is only covered if it is due to a sickness or injury. No cover is provided for routine pregnancy, birth or other routine expenses. Expenses that are incurred where a Journey is undertaken against the advice of a Doctor or when the Covered Person is unfit to travel is not covered. Please have your doctor complete a Fit for Travel Report prior to travelling and email to insurance@uq.edu.au.

Q. Is it okay to have two concurrent travel insurance policies? Which one do I claim through?
A. You can have concurrent travel insurance policies. If you need to make a claim, you must claim from your own travel policy in the first instance. The policy held by the University will only provide cover for any

Q. Will the insurance cover the dates I am flying back to Australia?
A. If your travel doesn’t contain a private travel component, yes UQ’s travel insurance will cover your return flight. If your travel contains a private travel component, please enquire with insurance@uq.edu.au.

Q. Can you please advise the details of who to contact in the case of an issue arising overseas?
A. In case of emergency, please contact Chubb Assistance on 61 2 8907 5995 or send an e-mail to assist@medicalassistance.com.au and quote policy number 01PPS29201.

Q. Should I take out insurance when I rent a car overseas or does the travel insurance cover that?
A. You need to take out comprehensive insurance and all compulsory motor vehicle insurance provided by the rental organisation. Provided that these insurances have been taken up, the UQ travel insurance policy will cover the hire car insurance excess up to $5,000.

Q. My business travel in USA ends on the 1st August. If I want to travel around the USA from the 2nd August until the 16th August and then fly back to Australia, arriving on the 18th August, what dates should I arrange my own personal travel insurance for?
A. You will need to arrange your own private travel insurance from the 2nd August to the 18th August since you are undertaking additional private travel at the conclusion of your UQ business.

Q. Can you please advise whether I need additional travel insurance to cover periods of personal leave taken while travelling overseas for work? I will be away for a bit over one month and will be taking a total of 7 days personal leave during that time.
A. If you are on approved private gap days where you will be in the same country as your adjacent business days, then you will be covered by UQ’s travel insurance policy. However if your private travel is not within the same country as your adjacent business days or you are undertaking additional private travel before or at the conclusion of your UQ business, you will need to arrange your own travel insurance cover.

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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 for information on 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 registered with Red 24 for email travel alerts - red24.com/affiliates/chubbau/
- 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 (kilograms).
- I have photocopied all travel documents and insurance details, and emailed these to myself and a next of kin.
- I have printed the Chubb Assistance information for my safekeeping.
- If I have a Pre-Existing Medical Condition, I have had my Doctor complete a Fit to Travel Report (template included in this summary) within 30 days of my journey.
- I have received recommended vaccinations and medication from a Travel Doctor.
- I have considered my medical and fitness level, and I believe I am fit to travel.
- I have advised insurance@uq.edu.au if I am travelling to any of the following countries: Afghanistan, Chad, Chechnya, Cote d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iran, Iraq, Israel, Myanmar, Somalia or Sudan.
- I have obtained private travel insurance for any personal travel activities that may be excluded under UQ’s travel policy.
FIT TO TRAVEL REPORT
(for pre-existing conditions)

(Patient’s Full Name):…………………………………………………………………………………………………………………………………………..

(Patient’s Address line 1):……………………………………………………………………………………………………………………………………..

This letter is to certify that on ………………………..(date) I examined the above named person and find no reason why she/he should not undertake travel domestically within Australia/New Zealand or overseas.

In my opinion she/he is fit to undertake such travel without restriction or impairment on the following dates:

Departure Date:..............................................................  Return Date..............................................................

Destination/s:……………………………………………………………………………………………………………………………………………………….

Name of Doctor:………………………………………………………………………………………………………………………………......................

Signature of Doctor:……………………………………………………………………………………………………………………….……………………..

Date of Report *:…………………………………………………………………………………………….…………………………………………….………

Doctor’s Contact Details:

Telephone:

Email:

*IMPORTANT: The date of your ‘Fit to Travel ’ report must not be dated more than 30 days BEFORE the date of your journey. Please keep the report in case of a claim.

If you have questions please contact insurance@uq.edu.au