

STUDENT CORPORATE TRAVEL INSURANCE FAQ

Note: This is an information sheet only and NOT an insurance policy or insurance advice.

1. What is the student travel insurance?

The University of Tasmania has organised a Corporate Travel Insurance policy to cover students whilst they are overseas on authorised travel. This policy is complementary to a maximum of 365 days (12 months) inclusive of associated incidental (private or leisure) travel.

2. What if my travel is over 180 days?

For travel in excess of this please contact the insurance office at finance.insurance@utas.edu.au. The Universities base policy is for 180 days, additional cover will be purchased for trips between 180 and 365 days however this must be reported on a per-student basis in advanced.

3. What is leisure travel and how much do I get?

Leisure travel is any private travel you undertake before or after your authorised study commences. Weekends are included as part of your travel, and do not count as part of 'leisure travel'. The University allows up to a maximum of 30% of leisure travel per approved trip.

4. What if my travel is going to be greater than 365 days?

You will need to organise your own private insurance to cover from when the University program finishes and when your trip is due to finish.

Previous students have used World Nomads <https://www.worldnomads.com.au/> and Insure and go <https://www.insureandgo.com.au/> however you are free to organise travel insurance through any company you choose.

5. What does my travel insurance cover?

The travel insurance covers a wide range of things. The most notable are:

- Accidental bodily injury
- Emergency medical expenses
- Medical evacuation and repatriation of human remains
- Lost, stolen, or damaged property
- Loss of deposits and additional expenses
- Personal liability from damage to third persons or property

For a full list with claim limits contact the insurance office.

6. Who do I call in an emergency?

In the event of any emergency or injury or if you feel that you are unsafe and do not know what to do, call International SOS. They are the emergency assistance provider and are staffed by a team of highly trained experts 24 hours a day. The numbers are reverse charged:

Sydney +61 2 9372 2468
Singapore +65 6338 7800
London +44 (0)20 8762 8008
Philadelphia +1 215 942 8226

Alternatively www.internationalsos.com with the login 12AYCA000109

7. What if I need to return home early?

If you need to return home due to an injury, family emergency, or some other unforeseen reason please contact finance.insurance@utas.edu.au depending on their circumstances you may be able to claim expenses incurred.

8. If I have to cancel my trip before I go am I covered by insurance?

Yes. If you cannot go due to illness, family emergency, or some other unforeseen reason then you can claim under the policy.

9. How do I make a claim on the policy?

In the case of an emergency please contact International SOS immediately.

To make a claim

- Download and complete a student travel insurance claim from <http://www.utas.edu.au/finance/insurance/forms>
- Return the completed form with receipts or other appropriate supporting evidence to finance.insruance@utas.edu.au

All claims must be notified to the insurer within 30 days of the incident, if you are expecting on going expenses please notify the insurance box and only submit a claim once all invoices are finalised.

10. Is there an excess that I will have to pay?

For all claims of a medical nature there is no excess applicable. However for baggage, loss of deposits, electronics, or money claim there is a \$250 excess applicable. This is paid by the University and to facilitate with this the University bank account will receive all claim settlements. Students are to provide bank details to be reimbursed any claimed losses.

11. What if my plans change whilst I am overseas?

Please contact Student Mobility with your changed itinerary. For travel that is extending beyond 180 days or 365 days please also contact the insurance inbox.

12. Is there anything else I should do before I travel?

There are two things the University recommend you do:

1) *Lodge your travel Plans with Smart Traveller.*

Before anyone leaves Australia it is highly recommended that you lodge your travel plans with the Australian Government. This is so that in the event of political unrest or natural disaster the Australian Government can assist in making sure you are safe. To do this simply go to www.smarttraveller.gov.au and follow the online instructions.

13. What if I have a pre-existing medical condition, can I still travel?

Students with pre-existing medical conditions are advised to discuss their specific circumstances with the insurance office as insurance policies exclude claims arising from pre-existing medical conditions. A pre-existing medical condition is defined as:



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1. any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a legally registered medical practitioner or dentist in the twelve (12) months immediately prior to the Journey; or
2. a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of at the time of booking their Journey.

Any questions please contact the insurance office at finance.insurance@utas.edu.au