

STAFF CORPORATE TRAVEL INSURANCE FAQ

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

1. What is the Employee travel insurance?

The University of Tasmania has organised a Corporate Travel Insurance policy to cover Staff whilst they are overseas on authorised travel. This policy is complementary to a maximum of 180 days (6 months) inclusive of associated incidental (private or leisure) travel.

2. Who is covered?

The policy is applicable for Council Members and Employees of the Insured (including accompanying spouses, de-factos, partners and/or their dependent children are covered). Voluntary workers including honorary positions covered but their dependants are not covered and weekly benefits are excluded.

3. What if my travel is over 180 days?

You will need to organise your own private insurance to cover from the entire trip.

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

Leisure travel is any private travel you undertake before or after your authorised travel 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.

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.

7. 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

8. 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.

9. 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.

10. 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.

11. 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. Staff will be reimbursed through the staff reimbursement process in place with payroll.

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

Please contact the insurance office for major changes to your itinerary. For travel that is extending beyond 180 days please also contact the insurance inbox.

13. 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.

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

Staff 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:

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



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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



Attachment A: Corporate Travel Insurance Policy Outline

Section	The Schedule of Compensation Applicable Under Each Section of the Policy for each Insured Person during each period of Travel	The Compensation Each Insured Person
1	Personal Accident and Sickness Part A Lump Sum Insured Part B Weekly Benefits (Injury) Part C Weekly Benefits (Sickness) Excess Period Weekly Benefit Period	\$250,000 \$2,000 NIL 7 days 156 weeks
2	Kidnap and Extortion	\$250,000
3	Hijack and Detention Daily Benefit Maximum any Hijack Legal Costs Detention Period	\$1,000 \$30,000 \$50,000 30 days
4	Medical Additional Expenses and Cancellation Curtailment Expenses Medical and other expenses any one insured person Excess Cancellation/Curtailment Expenses any one insured person	Unlimited \$250 \$50,000
5	Rescue	Cover in accordance with the policy
6	Loss of Deposits	\$20,000
7	Baggage / Business Property / Money / Travel Documents Baggage and Business Property Limit any one item Excess University Business Equipment Money / Travel Documents Excess Deprivation of Baggage	\$20,000 \$5,000 \$250 \$10,000 \$5,000 \$250 \$3,000
8	Alternative Employee / Resumption of Assignment Expenses	\$10,000
9	Personal Liability	\$10,000,000
10	Collision Damage and Theft Waiver	\$2,000
11	Extra Territorial Workers Compensation Weekly Benefit Total Limit of Liability Aggregate any one Policy Period	\$1,000 \$1,000,000 \$2,000,000
12	Missed Transport Connection	\$10,000
13	Political Evacuation	\$20,000
14	Identity Theft Extension	\$15,000

Excesses: \$250 in respect of Medical, Business Equipment and Luggage (Section 4 & 7).



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