



# Private Travel Insurance

Alumni, Staff and Students

FOR JOURNEYS STARTING AFTER 1 JANUARY 2016



This guide is provided to assist University of Adelaide Alumni, Staff and Students who wish to apply for private cover under the University's Travel Insurance Policy and whose travel started after 1 January 2016.

## Private Travel (Category 2)

All persons including spouses, partners and dependent children and those persons on an offer and acceptance basis travelling as private individuals, couples or families as separately declared.

<b>Named Insured:</b>	<b>The University of Adelaide</b>
<b>Policy number:</b>	
<b>Policy Period:</b>	<b>1 January 2016 to 31 December 2016</b>

The University's broker is Arthur J Gallagher (AJG)  
Office: 180 Greenhill Road, Parkside SA 5063  
Phone: + 61 8 8172 8000  
Fax: + 61 8 8172 8100  
Contact: David Clarke and Lyn Brice  
Email: [lyn\\_brice@ajg.com](mailto:lyn_brice@ajg.com) or [david\\_clarke@ajg.com](mailto:david_clarke@ajg.com)

# PRIVATE TRAVEL INSURANCE

## Scope of Cover

Insurance is available under the University's travel insurance policy to Alumni, Staff and Students of the University of Adelaide, including spouses, partners and dependent children.

## Additional Medical Insurance

Persons travelling in a country where there is a requirement to purchase in-country health (medical benefits) insurance must do so *before* embarking on their trip. You should check these requirements with the embassy of the country they are intending to visit *prior to travel*. In certain circumstances, the University's travel insurance may not satisfy the requirements of the country you are travelling to.

**The University's broker, Arthur J Gallagher, can assist if you have questions about such cover.**

## Age Limitation

There are age limits for persons travelling under the University's policy from 2016. Persons travelling must be under 90 years of age; and under 80 years of age to access cover for personal injury, permanent total disablement, temporary total disablement and temporary partial disablement. Please refer to the policy Schedule of Benefits to confirm these restrictions.

## Travellers with a pre-existing medical condition

Insurance will be available for travellers who have a pre-existing medical condition, provided that the traveller has obtained a certificate of fitness to travel from their treating doctor *prior to travel*. The insurer may ask to see the certificate in the event that a claim is made on the policy.

The policy excludes claims where the person is travelling against medical advice; travelling with a terminal condition which was diagnosed prior to travel; or travelling when unfit to do so.

## DFAT

Please note that escalating DFAT warnings may affect the level of cover under the University insurance policy. For clarification, check DFAT's website <http://smartraveller.gov.au> and then contact the University insurance broker. AJG and the University insurer will need to confirm your cover before you leave.

## Motor Vehicle Hire

It is common in some overseas countries for vehicle hire companies to offer a cheap hire rate with optional "loss damage" or "collision damage" waivers.

A loss or collision damage waiver is an agreement with a car rental company which releases the renter from liability for physical damage to the vehicle in exchange for a fee, subject to the terms of the rental agreement or a state statute if one exists (i.e. the USA).

The waiver is not insurance. It is a contractual obligation subject to many restrictions (e.g. reckless driving, driving under the influence). In some contracts, the renter has a choice to buy a full or partial damage waiver. The rental agreement typically stipulates that purchasing the damage waiver is not mandatory.

The University recommends that you buy a full waiver to ensure that (subject to any exceptions set out in the hire agreement) damage to the vehicle will be capped at an agreed price. Without this loss or collision waiver, if you damage the vehicle, you may be liable for the full value of the damage/vehicle.

If you have an accident, the first \$5k of the loss or collision damage waiver excess will be covered by the University's travel insurer.

## Schedule of Benefits

### Private Travel (Category 2)

## Travel Guard<sup>tm</sup> – Travel and Medical Assistance

- **Travel Emergency Card**

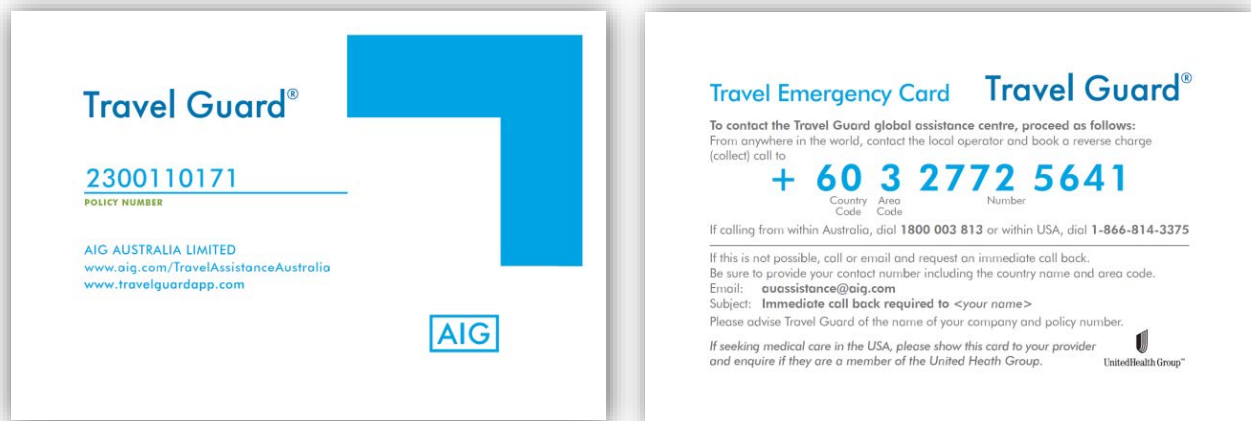
Travel Guard can help you with medical assistance, including emergency medical evacuation, repatriation and delivery of essential medicine or drugs when such medicine or drugs (or local equivalent) are not available at your location.

Travel Guard also provides travel support, such as embassy referral, advice in the event of a lost passport and emergency travel services assistance.

If you need to incur unexpected or additional expenses in the event of an emergency, please inform Travel Guard prior to incurring the costs.

**AIG Australia will not be responsible for any third-party expenses incurred without its authority.**

Prior to departure, cut out a facsimile of this card to keep with you at all times



- **How to use your Travel Emergency Card**

In the event of an emergency, call Travel Guard reverse charges on +60 3 2772 5641.

*Travel Guard will need:*

- *Your name*
- *Policy name*
- *Policy number*
- *Your contact number*
- *What has happened*

Please note: the Travel Guard Emergency card is for emergencies only and should not be used for minor claims such as luggage loss or car hire etc. These claims must be lodged directly with the insurer

## Travel Guard – Travel Security Advice and Assistance

AIG Australia has partnered with Travel Guard to provide policyholders and covered travellers with a range of travel security services including:

- Secure evacuation assistance
- Security and safety advisories, global risk analysis and consultation specialist
- Urgent message alerts, reporting and dissemination
- 24/7/365 response services to assist employees, customers and their families during an incident
- Online access to up-to-date intelligence:
  - Breaking news
  - Worldwide threat assessments and incident reports
  - Detailed country reports

For more information visit [www.aig.com/TravelAssistanceAustralia](http://www.aig.com/TravelAssistanceAustralia).

## Travel Guard Mobile App, powered by AIG

Travel Guard has a mobile app which can be downloaded for free from [www.travelguardapp.com](http://www.travelguardapp.com).

The app will use your phone's GPS (no internet access required) to determine your location and provide you with contact information to help you find a hospital, dentist, embassy etc.

**Please note that data charges will apply to use of this app.**

## Options for Claiming against this Policy

AIG Insurance – Travel Claim Procedure



Please contact:

### **AIG Claims**

**Postal:** GPO Box 4363, Melbourne VIC 3001

**Phone:** 1800 339 663 or +61 (3) 9522 4974

**Email:** [austclaims@aig.com](mailto:austclaims@aig.com)

Or online at [www.aig.com.au](http://www.aig.com.au) (click on the Claims Tab)

All claims under the University of Adelaide policy (number 2300110171) are treated as **Business** policy claims and when accessing the AIG web sites you should refer to the **BUSINESS** tabs rather than **PERSONAL**

### **What to do in the event of a Claim**

1. Submit claims online directly to AIG Insurance or via the University's brokers, Arthur J. Gallagher, during your trip or within 30 days of completion of the journey
2. Alternatively, a claim form can be accessed [here](#)

### **For assistance while traveling**

1. Use the Travel Guard® 24 hour assistance Line +60 3 2772 5641 (Malaysia) for specific assistance on all **emergency** travel matters whilst traveling overseas.
2. Visit the Travel Guard® website [www.aig.com.au/TravelGuardAssistance](http://www.aig.com.au/TravelGuardAssistance) before you travel for comprehensive country reports, medical information and sign up for alerts for your destination(s).

### **The following items must be included with your Claim**

\*\*\*Failure to provide these items may result in delays in processing your claim \*\*\*

1. Proof of entitlement to cover - if you are a University student (undergraduate or postgraduate) travelling on authorised University travel you will need to submit a copy of your University or host letter of permission to travel. Permission letters can be obtained from Global Learning. This letter will confirm to the insurer your appropriate access to the University insurance  
Cancellation charges, Loss of Deposit Claim:- The original Tickets / Vouchers if a refund is not obtainable  
Doctors / Hospitals Certificate specifying exact nature of condition suffered by Injured / Sick person. Letter from Travel Agent verifying total cost of Journey, value of unused portion of journey, cancellation charges incurred and total amount of refund received

2. Overseas Medical, Dental and/or Hospitalisation Claim: - Original Doctor's / Hospital accounts and receipts together with details relating to medical benefit refunds
3. Emergency Expenses Claim:- Receipts and / or Tickets relating to additional expenses incurred. Doctor's / Hospital Certificate specifying exact nature of condition suffered by injured / Sick person. Letter from Travel Agent / carrier verifying reason for additional expenses and / or any refund applicable
4. Luggage, Personal Effects Claim:- Report or letter from authority i.e. Police, Airline confirming the loss occurred and the amount of compensation provided. Receipts, Guarantee Certificates, Instruction Manuals, Valuation Certificates, Bankcard or Credit Card Vouchers or other proof of purchase for items claimed. Bank Statements, transaction receipts or other proof of cash claimed. Quotations for replacement items claimed for repair or replacement
5. Accidental Death Claim:- The Original Policy Document. Original Death Certificate which will be returned. Copy of Coroner's Depositions and Findings (if applicable). Original Birth Certificate which will be returned
6. Personal Liability Claim:- Letters or Demands of a claim made against you
7. Rental Vehicle Collision and Theft Excess Cover Claim:- The Rental Agreement with respect to the excess or deductible. Documentation evidencing payment of excess or deductible. The vehicle repair invoice

### General Requirements

1. For liability claims, do not make any admission or offer. Request the claim against you be put in writing
2. All losses under luggage and travel documents must be reported to local authorities within 24 hours and written acknowledgement obtained. Immediately report any luggage loss or damage to the airline or carrier involved and submit a claim to them. In some instances, they may be responsible for damage and or loss
3. In respect of medical claims, you should submit claims to your private health provider prior to lodgement with AIG.

**If you experience any difficulty in claim management or settlement please contact the University's brokers:**

**David Clarke and Lyn Brice**  
**Arthur J. Gallagher, 180 Greenhill Road, Parkside SA 5063**  
**Phone: +61 8 8172 8000 or Fax: +61 8 8172 8100**  
**Email: lyn\_brice@ajg.com or david\_clarke@ajg.com**

## Deductible

If you make a claim, the insurer will reduce your total claim by:

- \$150 - for baggage claims
- \$250 - for lost or damaged electronic equipment

## Baggage Delay

The insurer will reimburse costs incurred due to delayed or misdirected luggage if the delay extends beyond 8 hours.



# PRIVATE TRAVEL INSURANCE APPLICATION

Your Details		
		Dates of Birth
Insured Person (Authorised University member)		/ /
Spouse / Partner		/ /
Accompanying Dependent		/ /
Accompanying Dependent		/ /
Full Postal Address		
Phone Number		
Email Address		

Travel Details	
Country or Countries visiting	

Total Period of Travel		
From	/ /	leave Home in Australia
To	/ /	return to Home in Australia

Pre-Existing Medical Condition
<p><b>Do you have any condition that prevents your doctor from agreeing to your travel?</b> If Yes, you will need to obtain and complete a medical declaration or cover may be affected</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

This Application should be returned to Arthur J. Gallagher

<b>Arthur J Gallagher &amp; Co (Aus) Ltd</b> A.B.N. 34 005 543 920	<b>PO Box 10016</b> <b>Adelaide BC SA 5000</b>
<b>David Clarke</b> or <b>Lyn Brice</b>	Telephone: +61 8 8172 8000 Facsimile: +61 8 8172 8100 Email: <a href="mailto:david_clarke@ajg.com">david_clarke@ajg.com</a> david_clarke@ajg.com or <a href="mailto:lyn_brice@ajg.com">lyn_brice@ajg.com</a> lyn_brice@ajg.com

## Schedule of Benefits (Summary):

Schedule of Benefits		Category 2
		Private Travel as declared
<b>Section 1</b>	<b>Medical, Evacuation and Additional Expenses</b>	
	Overseas Medical Expenses	Unlimited
	<b>Additional Cover:</b>	
	Ongoing Medical Expenses in Australia	Included in 1A
	Overseas Medical Evacuation Expenses	Included in 1A
	Continuous Bed Confinement	\$75 per day max. Period 100 days
<b>Section 2</b>	<b>Travel Guard <sup>tm</sup></b>	Call Travel Guard on +60 3 2772 5687 (Malaysia)
		AIG general claims notification or questions on 1800 339 663
		<a href="http://www.aig.com.au">www.aig.com.au</a>
<b>Section 3</b>	<b>Loss of Deposits and Additional Expenses</b>	Unlimited
	<b>Additional Cover:</b>	
	Frequent Flyer Points	Included per policy terms
	In Hospital Cash Benefit	\$200 per day: maximum 25 days
	Legal Expenses	Max \$50,000
	Hijack	\$2,000 per day: maximum 20 days
	Overbooked Flight	\$2,500
<b>Section 4</b>	<b>Luggage, Personal Effects and Documents</b>	\$20,000
	Specified items	
	<b>Additional Cover:</b>	
	Mislaid Luggage	\$3,000
	Credit Card Fraud	\$3,000
	Keys and Locks	\$2,000
	Money and Travel Documents	\$5,000
<b>Section 5</b>	<b>Part A</b>	
	<b>Accidental Death &amp; Disability (lump sum benefits Events 1-19)</b>	5x Salary up to \$500,000
	Accompanying Spouse and Dependent Children	\$250,000
	Event 1 - Death of accompanying dependent child or Insured Person under 18 year of age is limited to:	\$20,000
	<b>Additional Cover:</b>	
	Broken Bones Benefit (Event 20) - Refer policy	up to \$5,000
	Corporate Image Protection	\$10,000
	Independent Financial Advice	\$5,000
	Trauma Counselling	\$5,000
	<b>Part B</b>	
	<b>Weekly Benefits – Bodily Injury (Event 21)</b>	
	85% of Salary	up to \$1,500 per week
	Excess Period	7 days
Benefit Period	156 weeks	
Domestic Help Benefit (Event 23) - 85% of cost of Domestic Help	per week: \$1,000 max.	
Excess Period	7 days	
Benefit Period	156 weeks	
Student Tutorial Expenses Benefit (Event 24) - 85% of Cost of Expenses	per week: \$1,000 max.	
Excess Period	7 days	
Benefit Period	156 weeks	

<b>Part C</b>	<b>Surgical Benefit for Injury</b>	up to \$20,000
	Brain Surgery	\$20,000
	Amputation of a Limb	\$20,000
	Fracture of a Limb requiring Open Reduction	\$5,000
	Any other Surgical procedure preformed under general anaesthetic	\$2,500
<b>Part D</b>	<b>Surgical Benefit for Sickness</b>	up to \$20,000
	Open Heart Surgery	\$20,000
	Brain Surgery	\$20,000
	Abdominal Surgery performed under general anaesthetic	\$5,000
	Any other Surgical procedure preformed under general anaesthetic	\$2,500
<b>Part E</b>	<b>Weekly Benefits – Sickness (Event 22)</b>	
	<i>85% of Salary</i>	up to \$1,500 per week
	<i>Excess Period</i>	7 days
	<i>Benefit Period</i>	156 weeks
	<b>Additional Cover:</b>	
	Rehabilitation Expenses	up to \$10,000
<b>Section 6</b>	<b>Alternative Employee / Resumption of Assignment Expenses</b>	\$20,000
<b>Section 7</b>	<b>Political &amp; Natural Disaster Evacuation Expenses</b>	
	Evacuation Expenses	\$20,000
	Benefit Period	up to 21 days
<b>Section 8</b>	<b>Missed Transport Connection</b>	\$10,000
<b>Section 9</b>	<b>Rental Vehicle Excess</b>	\$5,000
<b>Section 10</b>	<b>Kidnap &amp; Ransom &amp; Extortion</b>	\$500,000
<b>Section 11</b>	<b>Personal Liability</b>	\$10,000,000
<b>Section 12</b>	<b>Extra Territorial Workers' Compensation</b>	
	Weekly Benefits	\$1,000
	Common Law	\$1,000,000
	Any one loss	\$1,000,000
	Aggregate Limit of Liability	\$1,000,000
<b>Section 13</b>	<b>Corporate Travellers Family Care</b>	
	Spouse Accidental Death	\$25,000
	Education Fund	\$15,000
	Spouse Retraining	\$15,000
<b>Section 14</b>	<b>Identity Guard</b>	
	Legal Expenses	\$5,000
	Lost Wages	\$1,000
	Obligation to pay	\$5,000
	Miscellaneous Expenses	\$5,000
	Annual Aggregate	\$10,000
<b>Section 15</b>	<b>Search and Rescue Expenses</b>	\$20,000 per person
	Aggregate Limit of Liability	up to \$100,000 per policy period
<b>Section 16</b>	<b>AIG Global Security</b>	Included



Sections	Aggregate Limit of Liability:	
4, 5, 6, 7, 8 & 9	Total Liability any one (1) Period of Insurance (a):	\$7,000,000
4, 5, 6, 7, 8 & 9	Non-Scheduled Flights (b):	\$2,500,000
10	Kidnap & Ransom & Extortion (c)	\$1,000,000
11	Personal Liability (d)	\$10,000,000

The aggregate limits apply across all categories of Insured Persons of the policy

Maximum Benefit payable per Insured Person subject to further sub limited amounts as stated within the policy document