This guide is provided to advise students participating in the Global Learning Program or Staff members travelling on University business of the insurance available to them and the process to be applied when claiming against that insurance, should there be a need.

Legal & Risk
Division of Services & Resources
Named Insured: The University of Adelaide  
Policy number: 03PP005474 
Inception date: 31 December 2014

Scope of Cover

Cover is provided to University of Adelaide staff and students while they are undertaking University approved travel. Cover is extended to any incidental private travel, providing that the private travel component does not exceed 50% of the total travel period to a maximum of 28 days.

- **Duration of Cover**

  The duration of cover is generally 180 days. Post Graduates are an exception and should refer to Legal & Risk for confirmation of the cover period.

  The policy period runs for the calendar year, i.e. 1 January to 31 December.

  Cover commenced during the 2015 calendar year **continues to journey completion**, irrespective of the policy period noted above.

  Top-Up Private Cover must be purchased by staff or students at additional personal cost and prior to departure from Australia if:

  - the staff or student intends to exceed the 50% or 28 days of private travel time; or
  - the staff or student intends to be away from the University of Adelaide for more than a continuous 180 day period (Post Graduates please refer to Legal & Risk).

To purchase additional cover, complete the Top-up Travel Proposal Form (included at the end of this guide) and send it direct to the University insurance broker Arthur J. Gallagher (AJG) in Adelaide. AJG will initially provide you with a quote and ask your confirmation to proceed and once confirmed by you, they will e-mail you policy details and an invoice for payment. Premiums can be paid by EFT as noted on the invoice, by cheque, or by credit card by telephoning AJG. The latter will incur a small processing fee.

It should be noted that it may not be possible for the University policy to provide protection or continue cover for you if you have purchased alternative cover during part of your trip. This will need to be confirmed with AJG and the insurer and you should make enquiry before committing to an alternative policy before you leave.

You should allow a minimum of 7 working days for your application to be processed.

- **Additional medical insurance**

Students 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. Students are advised to check these requirements with the host organisation or embassy of the country they are intending to visit or study in, prior to travel. In certain circumstances, the University travel insurance may not satisfy the requirements of either your host University or the country you are travelling to.

- **Age Limitation**

  There is no age restriction in regard to persons travelling and covered by the University travel insurance. However, there are certain restrictions on specific sections of cover provided once certain ages are attained (i.e. Personal Accident). You should refer to the policy document for confirmation of these restrictions.

- **Travellers with a pre-existing illness or pregnancy**

  Cover may be available for staff or students who are pregnant and/or have a pre-existing medical condition. This is extended cover. It is only available by special arrangement and can only be approved if a treating medical practitioner certifies you as fit to travel. Cover may be restricted for Personal Accident and Sickness and/or Medical Benefits cover. You need to tell us if you have any pre-existing condition.
Ace Assistance – Travel and Medical Assistance

Emergency Assistance Card

Prior to departure, cut out the image of this card to keep with you at all times.

Ace Assistance 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.

Ace Assistance 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 Ace Assistance prior to expenditure.

Ace Insurance will not be responsible for any third-party expenses incurred without their authority.

How to use your Ace Assistance Card

In the event of an emergency, when Legal & Risk cannot be reached, call Ace Assistance reverse charges on +61 2 8907 5995. A call to the helpline incurs a charge which attaches to the claim made, but you will not be asked to cover this charge.

Please note that the card is for emergencies only and should not be used for minor claims such as luggage loss or care hire etc. These claims must be lodged through the Legal & Risk office.

Deductible

In the event of a claim against the policy, one of the following deductibles may be applied:

- For baggage claims $150
- For lost or damaged electronic equipment $250
- For deprivation of baggage (wait period) 8 hours

If you need assistance or think you will need assistance, please inform Ace - Customer Care. To not do so may prejudice your right to claim assistance or reimbursement.

In an emergency, call Ace Assistance and advise them:

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

Travel Insurance (Staff Travel & Global Learning)
red24 – Travel Security Advice and Assistance

ACE Insurance has partnered with red24, a crisis management assistance company, to provide policyholders and covered travellers with a range of travel security services including:

- Immediate access to security experts for any security or safety concerns
- Ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident
- Concerns about identity being compromised due to a data breach

**Note: these services can only be accessed if registered.** Please log in and register at [www.red24.com/aceau](http://www.red24.com/aceau) using the University policy number 03PP005474

Also note that there are Apple and Android apps available at the respective app stores for red24.

Options for claiming against this policy

1. Contact Tom Pontt by phone (08 8313 3878) or by email ([thomas.pontt@adelaide.edu.au](mailto:thomas.pontt@adelaide.edu.au)) to request a claim form
2. Provide a detailed description of the events that resulted in the claim
3. Attach all supporting documentation (photographs, receipts, letters, police reports, medical certificates etc.) to the claim form. You may be asked for proof of ownership
4. Send the completed claim form and supporting documentation to the above email address
5. When your claim has been finalised you will receive notification from the Insurer

For more information contact Legal & Risk

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**Thomas Pontt**
Insurance Officer
Legal & Risk
Room GO7
Mitchell Building
The University of Adelaide
ADELAIDE SA 5005
Attention: Ms A Hill

To Whom It May Concern,

MEMORANDUM OF INSURANCE

This Memorandum is to confirm that, as the appointed insurance broker to The University of Adelaide, the following contract of insurance has been arranged as at the date of this Memorandum.

CLASS OF INSURANCE: Corporate Travel

INSURED: The University of Adelaide and its Controlled Entities, Associated Entities and Businesses

PERIOD OF INSURANCE: From: 31 December 2014 to: 4:00pm 31 December 2015

INTEREST INSURED: Loss in accordance with the sections of the policy while travelling anywhere in the World limited as per policy terms and conditions

SITUATION World Wide

INSURER: Ace Insurance Limited

POLICY NO: 03PP005474

INTERESTED PARTY: Various staff, students and other parties as declared from time to time

**IMPORTANT NOTICE**
This Memorandum is issued as a matter of information only and does not confer any rights upon the Memorandum holder. This Memorandum does not alter or override the terms and conditions of the contract of insurance. You must consult the policy wording for the terms, conditions and exclusions of the contract of insurance.

Issued on 31 December 2014
By ARTHUR J. GALLAGHER
A Division of Arthur J. Gallagher (Aus) Pty Ltd

David Clarke
Client Manager - Corporate