

## **TRAVEL INSURANCE - 2004**

---

The following is an extract from the University Insurance Manual. This extract is provided as a guide, to assist in understanding what travel insurance is available.

### **STAFF TRAVEL**

Adelaide University has undertaken to provide travel insurance for those members of staff, students, volunteers and members of the governing body undertaking authorised travel.

### **Categories**

For the purpose of this policy, beneficiaries are grouped into the following categories:

- A. Employees and Officers.
- B. Governing Body.
- C. Post Graduate
- D. Honorary Employees & Visiting Lecturers.
- E. Undergraduate
- F. Volunteer Workers.

### **Scope of Cover**

- Categories A, B, C, D and E applies whilst engaged in a journey undertaken on behalf of the University including any incidental private travel (subject to not exceed 50% of the business travel undertaken).
- Category F applies while on voluntary work on behalf of the University

### **Duration of Cover**

The period of travel that the policy will cover is 180 days, however where a period of travel is greater, arrangements for a different category of travel insurance can be made.

### **Age Limitation**

The insured person must be under eighty years of age.

### **Journey**

A journey is defined for:

- Categories A, B, C, D and E as any trip involving travel exceeding 50 kilometres from the persons normal place of residence or University premises and shall start from the time of leaving home and continue until arrival back at home or the University (whichever is reached first).
- Category F while attending University organised functions including direct travel to and from the function.

**GUIDE TO SCHEDULE OF BENEFITS**

1. **Death and Capital Benefit**
  - Category A. – lump sum benefit 2 x salary to \$500,000 (\$20,000 if under 18 years of age).
  - Categories B, C, D, C, F – lump sum benefit \$100,000 000 (\$20,000 if under 18 years of age)
  - Categories E – lump sum benefit \$20,000
  
2. **Weekly Benefit (Injury only) (7day wait period)**
  - Categories A, B, C, -- injury \$1,000 subject to 85% of earnings. (Nil if under 18 years of age)
  - Category D, F – injury \$600 subject to 85% of earnings. (Nil if under 18 years of age)
  - Categories A, B, C, D, F – broken or fractured bone \$5,000
  
3. **Alternative Employee Expense**
  - Categories A, B, D \$20,000
  
4. **Medical & Additional Expenses**
  - Categories A, B, C, D, E – overseas only Unlimited
  - Categories A, B, C, D, E– continuous bed confinement \$200 per day (max 25 days)
  
5. **Loss of Deposit**
  - Categories A, B, C, D \$10,000
  - Category E \$5,000
  
6. **Loss of Baggage/University Property (deductible \$150 for baggage \$250 electronic equipment 8 hours deprivation of baggage)**
  - Categories A, B, C– limit any one item \$2,500 \$10,000
    - Electronic equipment \$8,000
    - Deprivation of baggage \$3,000
    - Money travel documents \$2,000
  
  - Categories D, E–limit any one item \$2,500 \$5,000
    - Electronic equipment \$2,500
    - Deprivation of baggage \$3,000
    - Money travel documents \$1,000
  
7. **Emergency Medical Assistance (AIG Assist)**
  - Categories A, B, C, D, E Included
  
8. **Emergency Medical Evacuation**
  - Categories A, B, C, D, E Included
  
9. **Missed Transit Connection**
  - Categories A, B, C, D, E \$2,000
  
10. **Personal Liability**
  - Categories A, B, C, D, E \$10,000,000
  
11. **Politician Evacuation**
  - Categories A, B, C, D, E \$20,000

## FINANCIAL SERVICES RISK MANAGEMENT AND INSURANCE



- |  |                                      |
|--|--------------------------------------|
| <b>12. Rental Vehicle Collision Damage and Theft Excess Waiver</b> |                                      |
| ○ Categories A, B, C, D  | \$5,000                              |
| ○ Category E   | \$2,000                              |
| <b>13. Repatriation of Mortal Remains</b>                          |                                      |
| ○ Categories A, B, C, D, E   | Reasonable Costs                     |
| <b>14. Travel Cancellation/Curtailment/Additional Expenses</b>     |                                      |
| ○ Categories A, B, C, D, E   | \$50,000                             |
| <b>15. Kidnap Ransom &amp; Extortion</b>                           |                                      |
| ○ Categories A, B  | \$500,000                            |
| ○ Categories C, D  | \$250,000                            |
| ○ Category E   | \$100,000                            |
| <b>15. Hijack &amp; Detention</b>                                  |                                      |
| ○ Categories A, B, C, D, E (daily benefit)                         | \$1,000 per day (maximum 15 days)    |
| ○ Categories A, B, C, D, E (legal expense)                         | \$3,000                              |
| <b>16. Corporate Travellers Family Care</b>                        |                                      |
| ○ Categories A, B, C (spouse accidental death)                     | \$25,000                             |
| ○ Categories A, B, C (Education Fund)                              | \$5,000 per child (maximum \$10,000) |

Prior to travelling out of the country you can obtain an International Assistance card from Financial Services by phoning Bill Cameron on extension 34603 or Bob Reilly on extension 35804.

### CLAIMS

#### 1. Emergencies

- The AIG Emergency Assist card is to be used to make contact with AIG, requesting emergency assistance. This service includes:
  - i. Medical insurance verification
  - ii. Payment guarantee to hospitals
  - iii. Emergency medical advice (24 hours per day)
  - iv. Case management if hospitalised
  - v. Cost containment and control
  - vi. Hospital discharge planning
  - vii. Arrangement of evacuation home

In the event of an emergency a free reverse charge call to AIG any time from anywhere in the world will put you in touch with the emergency assistance service.

#### To contact AIG Assist

1. Ring the operator in your current locality
2. Book a reverse charge call to - Country code **61** Area code **2** Number **9251 4298**

#### 2. Non Emergencies

- A claim form obtainable from Risk Management and Insurance Bill Cameron on extension 34603 or Bob Reilly on extension 35804 is to be prepared and lodged with the office of Risk Management and Insurance as soon as possible.
- Overseas travellers must report any physical loss to the local police or responsible officer of any aircraft or vessel on which he/she is travelling.