



THE UNIVERSITY
of ADELAIDE



TRAVEL INSURANCE GUIDE 2019

Legal and Risk Branch
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[Travel webpage](#) | [FAQs](#)

CRICOS Provider Number 00123M

This guide has been designed to assist those travelling on behalf of the University in understanding their cover, and should be read in conjunction with the Policy Schedule (refer to the relevant Cover Summary in the table below) and [Policy Product Disclosure Statement](#). Included in this guide:

| | |
|---|---|
| IMPORTANT INFORMATION FOR TRAVELLERS..... | 2 |
| WHAT IS COVERED | 4 |
| EMERGENCY ASSISTANCE | 5 |
| CLAIMS PROCESS | 6 |

IMPORTANT INFORMATION FOR TRAVELLERS

Policy Details

| | |
|-----------------------------|--------------------------------------|
| Insurer: | AIG Australia |
| Class of Insurance: | Corporate Travel |
| Named Insured Party: | The University of Adelaide |
| Policy Number: | 2300110171 |
| Policy Period: | 31 December 2018 to 31 December 2019 |

If your journey commences during the 2019 calendar year but continues beyond 31 December 2019, the 2019 policy will continue to apply.

Download the [2019 Corporate Travel Insurance certificate](#) and the [Corporate Travel Policy Product Disclosure Statement](#).

| Category | Who is covered | Duration of Cover | Cover Summary (including Policy Schedule) |
|-----------------------------|--|---|---|
| Staff | Staff members of the University of Adelaide whose travel has been approved by their Head of School/Branch | Up to 180 days |  UoA_CTR_SCH (Cat 2 - Staff)_2019.pdf |
| Students | Undergraduate and Postgraduate students of the University of Adelaide authorised by the University to travel for and on behalf of the University | Undergraduate – 180 days Postgraduate – 365 days |  UoA_CTR_SCH (Cat 5 - Undergraduate)_  UoA_CTR_SCH (Cat 3 - Post Graduate)_2 |
| Other authorised travellers | <ul style="list-style-type: none"> Honorary Position Holders, Contractors and Contract Lecturers of the University of Adelaide Alumni, staff and students of the University of Adelaide who have purchased cover for non University-related travel. Controlled entities Other persons authorised to travel on behalf of the University | Up to 180 days |  UoA_CTR_SCH (Cat 4 - Honary Position  UoA_CTR_SCH (Cat 2 - Private Travel)_20 |

Cover can also be arranged for spouses, partners and dependent children accompanying you on University approved travel. Please contact the [Legal and Risk Branch](#) to enquire.

The policy provides cover for incidental private travel provided that the private travel does not exceed 50% of the total travel time and is less than 28 days.

Insurance for non University-related journeys

Staff, students and alumni of the University of Adelaide may purchase travel insurance through the University’s insurance broker for non-University journeys. Please use the [Private Travel Application Form](#).

Top-up cover

You can apply to 'top-up' your insurance cover if your travel will exceed the policy limits, to ensure you remain covered for the duration of your time away.

Top-up cover is recommended where:

- your private travel exceeds 50% of the total travel time and/or is more than 28 days; or
- you intend to be away from the University of Adelaide for more than a continuous 180 day period (365 days for Postgraduate Students)

Purchasing top-up cover through the University gives you access to the full benefits of the University's travel policy and to the services of the University's insurance broker for claim management.

Top-up cover is an **additional cost incurred by the traveller** and should be arranged prior to departing Australia.

To arrange top-up cover, complete the [Top-Up Insurance Application Form](#) and email to the University's insurance broker, David Clarke at david.clarke@ajg.com.au.

Expatriate Cover

Staff travelling, studying and working overseas ('Expatriated') for more than 12 months must apply for special circumstances insurance before they leave Australia. The additional premium is an oncost borne by the staff member's faculty, school or the staff member. Please refer to the [Staff Expatriate Insurance Guide](#) for further information.

Proof of health insurance for host institution or visa applications

All travellers are encouraged to check the requirement for in-country health insurance with the host organisation or embassy of the country they are intending to visit before embarking on their trip.

The Legal and Risk Branch can provide a letter confirming individual cover under the University's insurance travel policy if required.

Age Limit

Restrictions apply for travellers who are 80 and over. Please contact the [Legal and Risk Branch](#) to seek assistance.

Travellers with a pre-existing medical condition

All travellers who have a pre-existing medical condition must obtain 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 some medical benefits relating to pre-existing conditions, and claims where a person is travelling against medical advice, travelling with a terminal condition which was diagnosed prior to travel, or travelling when unfit to do so.

Travel to High Risk Destinations

Staff must follow the [High Risk Travel Procedure](#) if planning to travel to destinations for which the [Department of Foreign Affairs and Trade](#) (DFAT) has issued a [Level 3 \(Reconsider your need to travel\)](#) or [Level 4 \(Do not travel\)](#) warning.

All travellers should check the DFAT [Smartraveller](#) website before departure and get in touch with the [Legal and Risk Branch](#) if they have any concerns.

Policy Exclusions

The Policy covers incidents anywhere in the world, but there are some policy exclusions for travel to:

| | | | |
|-------------|------------------------|-----------------|-----------|
| Afghanistan | Democratic Republic of | Myanmar (Burma) | Somalia |
| Chad | Congo | Niger | Sudan |
| Chechnya | Iran | Nigeria | Venezuela |
| Colombia | Iraq | North Korea | Yemen |
| | Mexico | Pakistan | |

Please contact the [Legal and Risk Branch](#) to confirm cover if you intend to travel to any of these countries.

WHAT IS COVERED

Summary of Benefits

Key benefits include:

- medical expenses incurred whilst travelling
- emergency assistance and repatriation
- cancellations and curtailments
- accidental loss or damage to luggage and personal effects

A full summary of benefits is available under the relevant heading in the [Policy Details](#) section of this guide.

Luggage, Personal Effects and Travel Documents

It is a condition of the policy that you will take all reasonable precautions for the safety and supervision of any luggage, personal effects, travel documents, money and credit cards.

We recommend that valuables are carried on board in your hand-luggage, however please always check the specific requirements of your airline at the time of travel.

Policy Excesses

Please note the following excesses for travel claims:

- Baggage claims: **\$150**
- Lost or damaged electronic equipment: **\$250**
- Deprivation of baggage: **8 hours wait period**
- All other claims: **Nil**

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. The rental agreement typically stipulates that purchasing the waiver is not mandatory.

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 waiver.

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.

EMERGENCY ASSISTANCE

Travel Guard

Visit the [Travel Guard® website](#) before you travel for comprehensive country reports, medical information and to sign up for alerts for your destination(s).

You can also download the free Travel Guard mobile app from 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.

You may wish to cut out the image of this card to keep with you while travelling.

Travel Guard®

Travel Emergency Card **Travel Guard®**

To contact the Travel Guard global assistance centre, proceed as follows:
From anywhere in the world, contact the local operator and book a reverse charge (collect) call to

+ 60 3 2772 5642
Country Code Area Code Number

If calling from: within Australia, dial **1800 003 813** or within USA, dial **1-866-814-3375**

If this is not possible, call or email and request an immediate call back.
Be sure to provide your contact number including the country name and area code.
Email: aassistance@aig.com
Subject: **Immediate call back required to <your name>**
Please advise Travel Guard of the name of your company and policy number.

If seeking medical care in the USA, please show this card to your provider and enquire if they are a member of the United Health Group.

2300110171
POLICY NUMBER

AIG AUSTRALIA LIMITED
www.aig.com/TravelAssistanceAustralia
Download the AIG Travel Assistance App

AIG

UnitedHealth Group™

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

- **Emergency medical assistance and evacuation.** For specific assistance on all emergency travel matters whilst traveling overseas, book a reverse charge call to the Travel Guard® 24 hour assistance Line +60 3 2772 5642 (Malaysia).
- **Repatriation and delivery of essential medicine or drugs** when such medicine or drugs (or local equivalent) are not available at your location
- **Travel support**, such as embassy referral, advice in the event of a lost passport and emergency travel services assistance

CLAIMS PROCESS

Lodging a claim

Download and complete the [Travel Claim Form](#) and lodge with AIG via email at austclaims@aig.com

| Nature of Claim | Guidance |
|---|--|
| All claims | <ul style="list-style-type: none"> Ensure you can demonstrate proof of your entitlement to access the policy (eg. a letter or approval from your school) Use the following details when completing your claim form: <ul style="list-style-type: none"> Policy Type: Business Claim Type: Travel Policy held in the name of Corporation: Yes Policy Number: 2300110171 Ensure adequate supporting documentation is submitted with your claim to avoid delays and requests for additional information. Once lodged, AIG will provide an acknowledgement email including a claim reference no. |
| Cancellations / Curtailments / loss of deposits Claims | <p>If you cannot obtain a complete refund, please ensure you keep a copy of:</p> <ul style="list-style-type: none"> Original tickets or vouchers Medical certificate specifying exact nature of condition suffered by injured or 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. |
| Overseas Medical/Dental/ Hospitalisation | <p>If you need to see a medical professional or are hospitalised overseas, ensure you contact TravelGuard in the first instance. Retain original doctor or hospital accounts and receipts together with details relating to medical benefit refunds to submit with your claim.</p> |
| Emergency Expenses | <p>Please ensure you keep a copy of relevant documentation such as:</p> <ul style="list-style-type: none"> Receipts and / or Tickets relating to additional expenses incurred. Medical 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. |
| Luggage and Personal Effects Claim | <p>In the event of loss or damage to your personal effects including luggage, make a report to the local authorities or airline. Retain the following for your claim:</p> <ul style="list-style-type: none"> Report or letter from authority i.e. Police, Airline confirming the loss occurred and the amount of compensation provided Receipts, Guarantee Certificates, Instruction Manuals, Valuations and Certificates, Bank 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 |
| Liability Claim | <p>In the event an accusation or claim is made against you, do not make any admission or offer to settle. Request the claim against you be put in writing and submit to AIG.</p> |
| Motor Vehicle Claim | <p>If you are involved in a rental motor vehicle accident, please keep a copy of the rental agreement with respect to the excess/deductible, documentation evidencing payment of excess/deductible and the vehicle repair invoice. Please include photos and witness statements of the accident.</p> |

Contacts

For assistance with claim management or settlement:

David Clarke, Insurance Broker
Arthur J. Gallagher
180 Greenhill Road, Parkside SA 5063
Phone: +61 8 8172 8000 or Fax: +61 8 8172 8100
Email: david.clarke@ajg.com.au

For general assistance lodging a claim:

AIG Australia
Postal: GPO Box 4363, Melbourne VIC 3001
Phone: 1800 339 663 or +61 (3) 9522 4974
Email: austclaims@aig.com