

# STUDENT TRAVEL INSURANCE

## Travel Insurance Coverage Summary

*The University of the Sunshine Coast* carries a Business Travel Policy which covers staff and enrolled students of the University for Approved Travel exceeding **50klms** from the travelers' normal place of residence or business premises up to a duration of **12 months** in any one trip.

Associated Leisure/Private travel may be taken either side of or during authorised business trips. The associated Leisure/Private travel portion must not exceed more than 60% of the trip in its entirety. Where the duration of the trip is less than 10 days, a maximum of 5 day private shall apply.

## Additional Benefits Chubb Travel Smart App

Download and install the Chubb Travel Smart app.

Once downloaded the app you can complete the one-time registration process within the app by clicking on "Sign Up" below the login button.

You will be prompted for:

- your name and email address and
- your company policy number



**Policy Number: 04PP007665**

## Principal Exclusions

### Section 2 – Kidnap and Extortion

- Loss where any Insured is permanently residing or staying for more than 270 days in country where Kidnap or Extortion occurs

### Section 3 – Hijack & Detention

- Detention attributable to breaking the law of any Country or State.

### Section 4 – Medical Expenses & Additional Expenses

- Expense incurred after 24 months from the date of any Insured sustains an Accidental Death or suffers an Injury or Sickness;
- Expense as result of rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973;
- Medication for a condition which commenced prior to commencement of Journey and which has been advised to take during the travel;
- Routine medical, optical or dental treatment or consultation.

## General Exclusions

- Personal property, including electronic not specifically required
- Cancellation, curtailment or diversion of scheduled transport services, if there had been warning before Journey was booked that such events were likely to occur;
- Financial default or such companies as airlines (& other transport providers), hotels, car rental agencies, booking agent and others as per policy;
- Engaging in air travel except as a passenger in any properly licensed aircraft;
- Engaging in or training for any professional sports if Insured Person receives any fee or monetary reward;
- Pre-Existing Medical Conditions
- Travelling against advice of physician or when unfit to undertake journey;
- Deliberately self-inflicted injury, suicide, or any illegal or criminal activity;
- Change of plans or disinclination to travel;
- War (declared or not), invasion, or civil war, to the following countries: Afghanistan, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Cuba, Democratic Republic of Congo, Iran, Iraq, Libya, Israel, North Korea, South Sudan, Sryla, Somalia or Yemen;
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers;
- Carrier-caused delays recoverable from carrier.

## Schedule of Events & Benefits

Sum Insured as per table applies to each person

<b>Section 1 – Personal Accident &amp; Sickness</b>	<b>Up to a maximum Benefit</b>
<b>Events 1-19</b>	<b>\$80,000</b>
<b>Injury Resulting In Surgery</b>	<b>\$20,000</b>
<b>Weekly Benefit</b>	<b>\$250 (104 wks)</b>
<b>Injury resulting in Fractured Bones</b>	<b>\$5,000</b>
<b>Injury resulting in Loss of sound natural Teeth or Dental Procedures</b>	<b>\$5,000</b>
<b>Section 2 – Kidnap and Extortion</b>	<b>\$1,000,000</b>
<b>Section 3 – Hijack and Detention</b>	<b>\$6,000</b>
<b>Legal Costs</b>	<b>\$10,000</b>
<b>Section 4 – Medical &amp; Additional Expenses</b>	<b>Unlimited</b>
<b>Cancellation and Curtailment Expenses</b>	<b>\$50,000</b>
<b>Continuous Bed Confinement:</b>	<b>\$100 Max 60 days</b>
<b>Section 5: Emergency Assistance</b>	<b>Unlimited</b>
<b>Section 6 – Loss of Deposits</b>	<b>\$20,000</b>
<b>Section 7 – Baggage Lost or delayed in transit (Limit any one Item \$5,000) Excess \$100</b>	<b>\$20,000</b>
<b>Electronic Equipment owned by the University</b>	<b>\$10,000</b>
<b>Electronic Equipment owned by an enrolled student, caveat: cover is provided for equipment required for USC emergency response plan communications and equipment required for study purposes</b>	
<b>Excess \$250</b>	
<b>Deprivation of Baggage Lost or delayed in transit</b>	<b>\$3,000</b>
<b>Money/Travel Documents</b>	<b>\$5,000</b>
<b>Section 8 – Alternative Employee/Resumption of Assignment Expenses</b>	<b>\$20,000</b>
<b>Section 9 – Personal Liability</b>	<b>\$10,000,000</b>
<b>Section 10 – Rental Car Excess Waiver</b>	<b>\$5,000</b>
<b>Section 11 – Extra Territorial Workers Compensation</b>	<b>1,000,000</b>
<b>Section 12 – Missed Transport Connection</b>	<b>\$10,000</b>
<b>Section 13 – Overbooked Flight</b>	<b>\$2,500</b>
<b>Section 14 - Political &amp; Natural Disaster Evacuation</b>	<b>\$20,000 per person</b> <b>Agg \$100,000</b>
<b>Section 15 – Search and Rescue Expenses</b>	<b>\$20,000 per person</b> <b>Agg \$100,000</b>
<b>Aggregate Limit of Liability</b>	<b>\$10,000,000</b>
<b>Non- Scheduled Aircraft (Air travel not conducted in accordance with fixed schedules over established routes)</b>	<b>\$3,000,000</b>

### In the Event of an Emergency

In the event of an emergency or sickness instant telephone assistance or advice is available anywhere in the world. This Service includes:

- Emergency medical assistance and advice;
- Evacuation or repatriation if necessary;
- Liaison and case management with your hospital or medical provider;
- Liaison and case management with Chubb insurance;

- Pre-travel advice;
- Assistance in replacing a lost or stolen passport;
- Legal assistance;
- Assistance in tracing delayed or lost luggage;
- Verification of medical insurance to medical providers;
- Guaranteed payment of medical service providers;
- Emergency medical advice 24 hours per day;
- Assistance in arranging medical appointments and hospital admission;
- Advice and information on the location of physicians, hospitals, and dentists worldwide.

If you require assistance anywhere in the world, contact ChubbAssistance, phone

**+ 61 2 8907 5995.**

If you require emergency assistance anywhere in the world, 24 hours, 7 days a week, contact the local telephone operator and ask for a reverse charge call to:

Chubb Assistance on + 61 2 8907 5995

Name:

Policy Number: **04PP007665**

Insured: **University of the Sunshine Coast**

www.chubbassistance.com/au Chubb. Insured.™

**POLICY NUMBER: 04PP007665**

### How to Make a Claim

Please follow the link provided to the Aonline Website:

<http://aonline.aon.com>

**Username: usc\_students**

**Password: Coaststudent2010**

Further information can be found on the University website

### For More Information

Please email [insurance@usc.edu.au](mailto:insurance@usc.edu.au)

**This summary has been prepared for general reference only. Nothing contained herein prevails over the TERMS, CONDITIONS, INCLUSIONS & EXCLUSIONS of the Policy.**