

STUDENT TRAVEL INSURANCE



University of the
Sunshine Coast
Australia

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, Israel, North Korea, North & South Sudan, Syria, 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

Section 1 – Personal Accident & Sickness	Up to a maximum Benefit
Events 1-19	\$150,000
Injury Resulting In Surgery	\$20,000
Weekly Benefit	\$500 (104 wks)
Injury resulting in Fractured Bones	\$5,000
Injury resulting in Loss of sound natural Teeth or Dental Procedures	\$5,000
Section 2 – Kidnap and Extortion	\$1,000,000
Section 3 – Hijack and Detention	\$6,000
Legal Costs	\$10,000
Section 4 – Medical & Additional Expenses	Unlimited
Cancellation and Curtailment Expenses	\$50,000
Continuous Bed Confinement:	\$100 Max 60 days
Section 5: Emergency Assistance	Unlimited
Section 6 – Loss of Deposits	\$20,000
Section 7 – Baggage Lost or delayed in transit (Limit any one Item \$5,000) Excess \$100	\$20,000
Electronic Equipment owned by the University 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 Excess \$250	\$10,000
Deprivation of Baggage Lost or delayed in transit	\$3,000
Money/Travel Documents	\$5,000
Section 8 – Alternative Employee/Resumption of Assignment Expenses	\$20,000
Section 9 – Personal Liability	\$10,000,000
Section 10 – Rental Car Excess Waiver	\$5,000
Section 11 – Extra Territorial Workers Compensation	1,000,000
Section 12 – Missed Transport Connection	\$10,000
Section 13 – Overbooked Flight	\$2,500
Section 14 - Political & Natural Disaster Evacuation	\$20,000 per person Agg \$100,000
Section 15 – Search and Rescue Expenses	\$20,000 per person Agg \$100,000
Aggregate Limit of Liability	\$10,000,000
Non- Scheduled Aircraft (Air travel not conducted in accordance with fixed schedules over established routes)	\$3,000,000

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

**(by reverse charge if required) or
www.chubbassistance.com/au**

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**

Chubb. Insured.™

www.chubbassistance.com/au

POLICY NUMBER: 04PP007665

How to Make a Claim

Please follow the link provided to the Corporate Services Network (CSN) Portal:

<https://SCU.csnet.com.au>

Select "I have a **Company Registration Code**" & Enter Company Registration Code **SCUEB5588E96F**

Further information can be found on the University website

For More Information

Please email 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.