Staff travel insurance: during travel

What do I do in an emergency?

Call Chubb Assistance on +61 2 8907 5995 reverse charges (24 hours). If unable to reverse the charge, please direct dial and ask Chubb to return your call. Advise:

1. Your name
2. Policy name: The University of Queensland
3. Policy number: 01PP529201
4. Your contact number
5. Nature of assistance required

Alternately send an email to assist@medicalassistance.com.au with the same information. A phone call is preferable.

If you need assistance or think you will need assistance, please inform Chubb Assistance promptly. Do not try to solve the problem without involving the experience of Chubb Assistance as this may prejudice your right to claim assistance or reimbursement. If your medical costs might look to exceed $2500 AUD, you should notify Chubb Assistance before proceeding further (exceptions for serious illness/injury causing incapacitation).

What travel assistance can Chubb provide?

- The address, telephone number and opening hours of the nearest appropriate consulate and embassy worldwide.
- Assistance with lost luggage or passport by contacting the appropriate authorities involved and providing directions for recovery.
- Assistance in reservations/bookings for airline and travel on an emergency basis when travelling overseas.
- Assistance by providing the name, address, telephone number and office hours for lawyers worldwide.
- Undertake to transmit urgent messages to the Covered Person’s family in the event of a hospital confinement or during an emergency.

What medical help can Chubb provide?

- 24 hour medical advice over the telephone
- Information about doctors, hospitals, dentists and dental clinics worldwide.
- Arrange appointments with doctors or specialists, if medically necessary
- Arrange hospital admission
- Monitor the Covered Person’s medical condition when hospitalised.
- Delivery of essential medicine where necessary (at traveller’s cost)
- Interpreter access and referral

How do I make a travel insurance claim?

1. Complete the Travel Insurance Claim form
2. Obtain the relevant supporting documentation (e.g. police report, carrier document, invoices, medical reports, proof of ownership etc.)
3. We recommend you lodge your claim within 30 days of the incident / illness / loss to ensure you have the opportunity to obtain any additional supporting documents requested by the insurer

Email your claim to insuranceclaims@uq.edu.au
Staff travel insurance: pre-travel

Pre-travel checklist

We recommend undertaking the following steps before you travel:

- Save the Chubb Assistance details in your mobile and a hard copy with your passport or wallet.
- Advise insurance@uq.edu.au if travelling to any of the following countries: Afghanistan, Chad, Chechnya, Cote d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iran, Iraq, Israel, Myanmar, Somalia or Sudan.
- Obtain private travel insurance for any personal travel activities that may be excluded under UQ’s travel policy.
- Check the Smart Traveller website to ensure the country/region you are travelling to is safe, and any other precautions you should take, prior to making travel arrangements.
- Register with Red 24 for email travel alerts-red24.com/affiliates/chubbau/
- Consider your medical and fitness level - are you fit to travel?
- If you have a pre-existing medical condition, have your doctor complete the Fit to Travel included in this summary within 30 days of your journey.
- Check the validity of your passport before booking travel.
- Check that you’ve obtained all required visas.
- Check that mobile phone coverage is available at your destination and if necessary enable International Roaming.
- Check with the airline carrier on baggage allowances.
- Photocopy all travel documents and insurance details. Email these to yourself and a next of kin.
- Obtain recommended vaccinations and medication from a Travel Doctor.

Am I eligible for UQ’s travel insurance?

Automatic travel insurance coverage applies to UQ staff undertaking journeys more than 50km from their normal place of residence, involves an overnight stay and is either:

1. Approved University travel as per 1.90.01 UQ Travel Policy and Procedures; or
2. Approved work off campus as per 2.30.09 Work Off Campus Policy and Procedures.

Overseas employees: if you are residing and working in another country as an employee of UQ, please visit our Overseas Employees webpage to obtain information about the insurance cover you should be considering.

When am I covered?

You are covered by UQ's travel insurance for:

- Direct travel to and from the location of your UQ business.
- All business days (unless your journey has a private travel component).
- Incidental Private Travel.
- For journeys of less than 12 months duration.

What is incidental private travel?

This is similar (but not identical) to the FBT dual purpose travel rules. For insurance purposes, Incidental Private Travel means:

- Approved private gap days (refer to FBT dual purpose travel rules).
- A weekend immediately adjacent to a business day where you will be undertaking direct travel to and from the location of University business.

Incidental Private Travel will only be covered where it is in the same country as the University business you are undertaking.

Periods of personal or other leave before or after your UQ business will not generally be considered incidental private travel.
When do I need my own travel insurance?

You are responsible for your own travel insurance when:

- You are not on approved University travel.
- The private component of your dual purpose travel is not within the same country as your adjacent business days.
- You are undertaking additional private travel before or at the conclusion of your UQ business (even if in the same country).

Insurance can be arranged online through https://uni.chubbtravelinsurance.com/qld or an insurer of your choice. Chubb Insurance for your private travel is between you and Chubb, and in no way associated with the University.

Can I get a certificate of currency?

If you require a certificate of currency for your visa, please email your request to insurance@uq.edu.au including the following information so we can ensure your certificate details are accurate:

- Your full name (as per passport)
- Staff Number
- Passport Number
- UniFi Travel Request number
- Why the certificate is required (e.g. visa for Germany)
- Your Dual Purpose Travel (DPT) calculator if your journey has a private travel component.
- Your travel itinerary

Insurance Services will email you a PDF version of your travel insurance certificate of currency.

Pre-existing medical conditions

To ensure your UQ journey is fully covered by UQ’s corporate travel insurance please obtain a “Fit for Travel” report from your GP or treating specialist. This should be done in the 30 days prior to your travel. Retain in your records for use in the event of a claim.

Emergency medical expenses for pre-existing or prior Medical Conditions are not covered in the following circumstances:

- Your travel is taken against the advice of a doctor
- The travel is for the purposes of seeking medical treatment for a pre-existing condition
- The claim for expenses is for medication or ongoing treatment which you have been advised to continue during travel

Pre-existing medical conditions include any physical defect, condition, illness, or disease which treatment, medication or advice has been received or prescribed by a doctor in the last 12 months and include conditions which a reasonable person in the circumstances would be expected to be aware of at the time of booking their journey.

Am I travelling to a safe country?

Check the security situation for your destination/s (both for UQ authorised travel and any private travel in conjunction with your UQ authorised travel) on smartraveller.gov.au and www.red24.com/affiliates/chubbau/. You will not be covered for private travel to destinations which have the security classification of:

- Level 3 – Reconsider your need to travel; or
- Level 4 – Do not travel.

You must also separately notify Insurance Services if you are travelling to Afghanistan, Chad, Chechnya, Cote d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iran, Iraq, Israel, Libya, Myanmar, Somalia, South Sudan, Sudan, Syria or Yemen so that the University’s insurer can be advised.

Overview of what’s covered through UQ’s travel insurance

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas medical expenses, evacuation &amp; repatriation</td>
<td>Unlimited</td>
<td>$100</td>
</tr>
<tr>
<td>Cancelled or rescheduled travel</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Resumption of assignment</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Missed connection</td>
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<tr>
<td>Baggage (item limit $5,000)</td>
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</tr>
<tr>
<td>Deprivation of baggage</td>
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<tr>
<td>Electronic equipment</td>
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<tr>
<td>Money &amp; travel documents</td>
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<td>$250</td>
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<tr>
<td>Hire car excess waiver</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Personal liability</td>
<td>$10,000,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>
Pre-existing condition: **fit to travel**

*IMPORTANT:* The date of your 'Fit to Travel' report must not be dated more than 30 days **BEFORE** the date of your journey. Please retain this in your records in case of a claim.

(Patient’s Full Name): ....................................................................................................................................................................

(Patient’s Address line 1): ............................................................................................................................................................

(Patient’s Address line 2): ............................................................................................................................................................

This letter is to certify that on .................(date) I examined the above named person and find no reason why they should not undertake travel domestically within Australia/New Zealand or overseas.

In my opinion they are fit to undertake such travel without restriction or impairment on the following dates:

Departure Date: ........................................................................ Return Date ..............................................................................

Destination/s: ..............................................................................................................................................................................

Name of Doctor: ..........................................................................................................................................................................

Signature of Doctor: ....................................................................................................................................................................

Date of Report * ..........................................................................................................................................................................

Doctor’s Contact Details:

Telephone: 

Email: 

This summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the policies. General insurance staff 26/2/2018
Staff travel insurance: FAQs

How do I know if my travel is UQ authorised?

For international travel, you should have received a travel request number or written approval from your School or Faculty. For domestic travel you must have evidence of written approval from your supervisor/school/faculty (email is sufficient).

Do I have a personal policy number I can quote for this insurance?

You won’t receive a personal policy number. You are insured under UQ’s corporate policy number 01PP529201.

Is it okay to have two concurrent travel insurance policies?

You can have concurrent travel insurance policies. If you need to make a claim, you must claim from your own travel insurance policy in the first instance. The policy held by the University will only provide cover for any differences in cover and you will need to disclose the details of your concurrent travel insurance policy when claiming through the University.

Do I need to buy travel insurance?

You need to arrange your own travel insurance if you are not on approved UQ travel or the private component of your dual purpose travel is not within the same country as your adjacent business days or you are undertaking additional private travel before or at the conclusion of your UQ business. You can purchase this through Chubb https://uni.chubbtravelinsurance.com/qld or an insurer of your choice.

What if I’m travelling to my home country or have dual citizenship?

Benefits payable under UQ’s travel insurance policy may be reduced if you are covered by your home country’s medical benefits scheme or a local health insurance policy for medical care required while you are there.

If you are not eligible to your home/the other country’s medical benefits/scheme due to residency requirements, medical expenses (as a result of a sickness or injury as defined under the policy) may be considered under the policy.

If you are a resident of Australia, and have a return ticket to Australia as part of your UQ approved University travel, and the medical team recommend repatriation to Australia, then your expenses may be covered under the UQ travel insurance policy.

What is an excess?

An excess (also known as a retention or deductible) is the first amount payable by the claimant in the event of a loss, and is the uninsured portion of the loss. When you have to pay an excess, it is irrelevant who was to blame for the event.

Should I take out insurance when I hire a car overseas?

You need to take out comprehensive insurance and all compulsory motor vehicle insurance provided by the rental organisation. Provided that these insurances have been taken up, the UQ travel insurance policy will cover the hire car insurance excess up to $5,000.

I recently travelled to Europe for work and came down with bronchitis and had to see a doctor and he prescribed some medication. Are both the doctor’s appointment and the medication covered?

Yes, both the doctor’s appointment fee and medication are claimable. You need to pay the doctor’s fees and prescription in the first instance and then claim for reimbursement. A $100 excess applies. For example if the doctor’s appointment costs $150 and the prescribed medication costs $20 (totalling $170), you will be reimbursed $70 after the $100 excess is applied.

Does travel insurance cover me if I’m pregnant?

UQ’s travel insurance policy provides medical cover for pregnancy complications or other similar emergency situations during any stage of the traveller’s pregnancy (most retail insurance policies will only cover women up to 26 weeks pregnant) provided the insured person is not travelling against medical advice or otherwise unfit to travel. Please have your doctor complete the ‘Fit for Travel’ form within 30 days of your travel.

Cover will not apply for any routine or expected treatment or expenses including birth.
What about Medicare while I’m overseas?

Australia has established reciprocal healthcare agreements with government public health systems in the United Kingdom, Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway and Sweden. To be eligible for treatment under such agreements, you’ll need to provide an Australian passport and a valid Medicare card. For full details, call Medicare on 132 011.

I am in the USA and injured my leg while playing rugby. I saw the doctor again today, and he told me that I won’t be ready for surgery here this semester and I will have the surgery back home in Australia. Am I covered?

Your doctor’s appointment costs in the USA are claimable. The UQ travel insurance policy cannot pay any medical expenses that occur in Australia which a Medicare benefit is or would be payable (Health Insurance Act 1973). You can claim physiotherapy or any other similar expenses that occur in Australia, which have been requested by your doctor, where a Medicare benefit is not payable.

What if I’m hospitalised?

Simply call Chubb Assistance on +61 2 8907 5995 and they’ll immediately take steps to evaluate the care you’re receiving and determine what actions need to be taken to ensure your safe and speedy recovery.

What if I need a doctor?

Call Chubb Assistance on +61 2 8907 5995 for a referral to a doctor in your local area.

What if local medical facilities aren’t adequate?

If you’re hospitalised in an area where adequate medical facilities aren’t available. Chubb Assistance will evacuate you to a medical facility capable of providing the care you need. A physician supervises evacuations, and where necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

What happens when I’m released from the hospital and still need help?

When your condition is stabilised and Chubb Assistance has determined that it’s medically advisable to bring you home or to a facility near your permanent residence. Chubb Assistance will arrange the repatriation under medical supervision.

Will Chubb Assistance pay my hospital bills?

Upon acceptance of your claim, Chubb Assistance will guarantee and pay all costs associated with your medical care up to the limits specified in the relevant policy. Chubb Assistance will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalisation.

What do I do if my luggage is lost or stolen?

Immediately report any luggage loss or damage to the airline or carrier involved, and submit a claim to them. In some instances, they may be responsible for the damage and/or loss. All losses under the relevant luggage, personal effects and travel documents coverage terms must be reported to local authorities and/or your transport provider and written acknowledgement must be obtained.

What if local medical facilities aren’t adequate?

If you’re using a mobile phone or unable to make a reverse-charge call, try using the prefixes for common countries below. Tell the Chubb Assistance operator to call you back on your chosen number. Is your country unlisted here? Do refer to the website HowtoCallAbroad.com for more.

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Please note that the above FAQs are not provided in relation to a particular scenario or situation and is general advice on how the policy is intended to respond. In assessing a claim, Chubb’s claims team will always refer to the specific circumstances under review in order to adjudicate each case on its individual merits.