DURING TRAVEL

International SOS

UQ has a duty of care to its authorised travellers. Travellers also have a shared duty of care and responsibility to minimise their risks when travelling.

International SOS (ISOS) provides UQ travellers with 24/7 routine and emergency assistance. Contact ISOS at the first sign you need assistance. Do not try to solve the problem without involving the experience of ISOS, as this may prejudice your right to assistance or reimbursement via UQ's Travel Insurance policy.

If your medical costs might exceed AUD500, you should notify ISOS before proceeding further (exceptions for serious illness/injury causing incapacitation). ISOS & UQ have an expectation that travellers will have access up to AUD500 funds for medical treatment.

Phone +61 2 9372 2468 (reverse charge)
UQ Membership Number 12AYCA778031

How do I make a Travel Insurance claim?

1. Complete a Travel Insurance Claim Form;
2. Obtain the relevant supporting documentation (e.g. police report, carrier report, 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;
4. Email your claim to insuranceclaims@uq.edu.au

Private Travel Insurance

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

PRE-TRAVEL

Am I eligible for UQ’s travel insurance?

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

- Approved UQ travel as per 1.90.01 UQ Travel Policy and Procedures;
- Approved work off campus as per 2.30.09 Work Off Campus Policy and Procedures.

All international travel must be registered through International SOS (this occurs automatically when bookings are made via Campus Travel, but must be done by the traveller when booking through other means).

When am I covered for an Exchange or Short Term Program?

You are covered 5 days prior, and until 5 days after your exchange or short term program, while you are in the same country as your host university. You are covered by UQ's Travel Insurance for journeys less than 12 months duration.

When am I covered for other types of UQ authorised travel?

As a UQ Student, you are covered by UQ's Travel Insurance for journeys less than 12 months duration, on days which are:

- A day on which an official UQ activity is conducted;
- A day on which you travel to/from your usual place of study (usually Brisbane) for official UQ activity purposes;
- A day on which you travel to a location for official UQ activity purposes;
- A weekend during the trip, where the preceding Friday and following Monday are official UQ activity days;
- A public holiday during the trip, where the preceding day and the following day are official UQ activity days;
- A ‘recovery day’, which is the day following the day where you have completed a flight of 7 or more hours, provided the day after the recovery day is used for an official UQ activity.

As well as UQ activity days, you will be insured for up to 2 private gap days per week, within the country(s) in which you are conducting UQ activities.

You will require your own private travel insurance for any other private travel.

Pre-travel checklist

 Undertake the following steps before you travel:

☐ Log onto internationalsos.com/member-zone and update your ‘MyTrips’ profile. You can also sign up for health and security email alerts using your membership number;
☐ Download the free ISOS Assistance App;
☐ Obtain private travel insurance for any personal travel activities that may be excluded under UQ’s Travel Insurance policy;
☐ Check the security situation for your destination on smartraveller.gov.au;
☐ 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 that you’ve obtained all required visas;
☐ Consider whether you need to obtain vaccinations and medication from a Travel Doctor.
Can I get a certificate of currency?

If you require a certificate of currency, please email the following to insurance@uq.edu.au:

- Your full name (as per passport);
- Student number;
- Passport number;
- Evidence of approval by your travel approver;
- The reason a certificate is required (e.g. USA visa);
- Your Dual Purpose Travel (DPT) calculator if your journey has a private travel component;
- Letter of acceptance from host university (exchange students only);
- Evidence of the activities you are undertaking; and
- Your travel itinerary.

A PDF version of your customised certificate of currency will be emailed to you within 3 working days.

Pre-Existing Condition

If you have a Pre-Existing Condition, including pregnancy, please have your Doctor or Dentist complete the 'Fit for Travel' form in this summary, to ensure your UQ authorised journey is covered by UQ’s Travel Insurance.

This should be done within 30 days prior to your travel. Retain the Fit for Travel form in your records for supporting documentation in the event of a claim.

Emergency expenses for a Pre-Existing Condition are not covered in the following circumstances:

- Your Journey is undertaken against the advice of a Doctor;
- You are unfit to travel;
- Your Journey is for the purpose of seeking medical reatment for a Pre-Existing Condition;
- Expenses for medication or ongoing treatment for a Pre-Existing Condition and for which such medication or treatment your Doctor advises you to continue during travel.

Pre-Existing Condition means a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to the Covered Person’s Journey; or b) a condition, the manifestation of symptoms of 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?

High Risk Destinations (HRDs) are countries listed as either Level 3, 4 or where no advice has been issued by the Smart Traveller website smartraveller.gov.au.

You MUST notify us if you are travelling to any HRD as well as North Korea, Russia (Crimean territories only), Iran, Syria, Cuba, North Sudean, and Venezuela.

You will not be covered for ANY private travel to HRDs (refer to the UQ Travel website).
## UQ Travel Insurance Benefits

<table>
<thead>
<tr>
<th>Medical, Evacuation &amp; Additional Expenses</th>
<th>Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas medical expenses</td>
<td>Unlimited</td>
<td>$100</td>
</tr>
<tr>
<td>Evacuation</td>
<td>Unlimited</td>
<td>$100</td>
</tr>
<tr>
<td>Repatriation</td>
<td>Unlimited</td>
<td>$100</td>
</tr>
<tr>
<td>Emergency dental treatment</td>
<td>Unlimited</td>
<td>$100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Baggage &amp; Travel Documents</th>
<th>Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baggage &amp; business property</td>
<td>$20,000</td>
<td>$250*</td>
</tr>
<tr>
<td>Electronic equipment</td>
<td>$20,000</td>
<td>$500*</td>
</tr>
<tr>
<td>Money &amp; Travel documents</td>
<td>$5,000</td>
<td>$250*</td>
</tr>
<tr>
<td>Deprivation of baggage</td>
<td>$3,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

*An accumulative excess of $500 applies for Baggage & Travel Documents for any one event.

<table>
<thead>
<tr>
<th>Cancellation &amp; Disruption</th>
<th>Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of deposits</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Cancellation &amp; curtailment expenses</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other benefits</th>
<th>Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental vehicle excess</td>
<td>$5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Personal liability</td>
<td>$10,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Political and natural disaster evacuation</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Search &amp; rescue expenses</td>
<td>$20,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

This summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the policy(s). It does not cover all entitlements under UQ’s Travel Insurance policy.

## Frequently Asked Questions

**Will you give me a personal policy number I can quote for this insurance?**

You won’t receive a personal policy number. You are insured under UQ’s Travel Insurance policy number 01PPS29201.

**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 due to residence requirements.

**Should I take out insurance when I rent 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 rental vehicle insurance excess up to $5,000. You do not need to buy the optional excess ‘buy-down’, which is often offered by the rental car company.

**Does UQ’s Travel Insurance cover me when 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. This is conditional on the pregnant traveller not travelling against medical advice or otherwise unfit to travel. Please have your doctor complete the ‘Fit for Travel’ form included in this summary, within 30 days of your travel. Cover will not apply for any routine or expected treatment or expenses including birth.

**Does Medicare apply 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.

## UQ Insurance Services

insurance@uq.edu.au

governance-risk.uq.edu.au
Pre-existing condition: fit for travel

**IMPORTANT:** Please have your Doctor or Dentist complete this form within 30 days of your Journey commencing. Retain in your records in the event 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 signed: ......................................................................................................................................................................

**Doctor’s Contact Details:**

Telephone:  
Email:
28 June 2019

TO WHOM IT MAY CONCERN

This letter is to confirm that students of The University of Queensland who have approval to undertake work experience, student placement, study, research or other related activities as part of their study program are covered by the following insurance policies (subject to policy terms, conditions and exclusions):

- **Public Liability**
  The University holds General and Products Liability Protection with Newline Australia Insurance Pty Ltd, with a limit of liability of $20,000,000 per occurrence.

- **Professional Liability**
  The University holds Professional Liability Protection with Newline Australia Insurance Pty Ltd, which has a limit of liability of $10,000,000 per occurrence.

- **Medical Malpractice**
  The University holds Medical Malpractice with Newline Australia Insurance Pty Ltd, which has a limit of liability of $10,000,000 per occurrence.

- **Student Travel Insurance**
  The University holds Travel Insurance with Chubb Insurance Australia Limited. Cover includes Medical, Evacuation, Repatriation, Emergency assistance cover with varying limits to all currently enrolled students while on authorised University travel, including course required placements and authorised unpaid work experience.

- **Personal Accident Insurance**
  The University holds Personal Accident Insurance with Chubb Insurance Australia Limited. Cover includes personal accident cover for enrolled students while they are engaged in authorised University activities including University sanctioned work experience, field placements and excursions.

The University’s insurance policies apply to officially sanctioned activities, irrespective of whether they are conducted on a University site or elsewhere. All insurance cover is subject to the proviso that the student is not employed by the placement entity while undertaking the approved activity.

Please notify Insurance Services insuranceclaims@uq.edu.au (or phone 07 3365 3075) of any incident that may result in a claim.

Yours sincerely,

L Kenny

Lucy Kenny
A/Manager, Insurance Services
Chubb Travel Claims: Tips for helping us bring about an expedited outcome for your travel claim

Did you know that more than 60% of travel claims submitted to Chubb cannot be settled swiftly due to insufficient supporting documentation?

Consider this checklist of items before you submit your travel claim to Chubb, to assist us in delivering a prompt result for your claim.

1. Cancellation or curtailment
   Any document that satisfies us that travel had been booked or occurred:
   • Itinerary
   • Invoice
   • Refund statement
   Any document that satisfies us that the circumstances that led to cancellation or curtailment were unforeseen:
   • Travel provider letter or statement
   • Any other document deemed valid i.e. newspaper article
   • Medical or death certificate

2. Medical emergency expenses
   Any document that shows proof of illness:
   • Medical certificates
   • Medical invoices
   Any document that satisfies us that travel occurred, for example:
   • Accommodation invoices
   • Travel provider invoices
   • Refund statements

3. Personal property damage/loss/theft/baggage, money and documents cover
   Any document that satisfies us that travel occurred:
   • Boarding passes
   • Itinerary or travel agent invoice
   • Letter from authority (or airline) stating items were lost/damaged
   • Loss report
   • Police report
   Proof of ownership:
   • Any evidence that shows the claimant owned the items claimed for
   • Photo of damaged items, receipts, warranty cards, the box that the item came in, the manual and/or a copy of the bank or credit card statement showing the purchase
   Replacement quotes/receipts:
   • Any document that adequately supports the amount claimed i.e.
     - Quote (invoice) for repairs of damaged items
     - Quote (invoice) for replacement of lost documents or damaged items
     - Receipts or invoices for emergency items purchased

4. Travel inconvenience - delay
   Any document that satisfies us that travel occurred:
   • Confirmation of delay from the travel provider
   • Luggage irregularity report
   Proof of cost:
   • Any document that adequately supports the amount claimed

5. Car rental benefits - collision damage waiver
   • Rental Agreement
   • Final Rental Invoice
   • Repair Quote
   • Repair Invoice

6. Personal liability cover
   • Damage report
   • Accident report
   • Letter of demand from other party
   • Statement or invoice from other party

Contact UQ Insurance Services to submit your travel insurance claim - insuranceclaims@uq.edu.au or phone 07 3365 3075.