



THE UNIVERSITY  
OF QUEENSLAND  
AUSTRALIA

CREATE CHANGE

# UQ Travel Insurance - Students



## 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](mailto:insuranceclaims@uq.edu.au)

## 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 must be approved University travel as per:

- [1.90.01 UQ Travel Policy and Procedures](#); or
- [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?

You are covered for the duration of your exchange, including 5 days before your program starts and 5 days after your final exam, while you are in the same country\* as your host university, and for travel outside that country, where it is a part of your program of study. You are covered by UQ's Travel Insurance for journeys up to 12 months in duration.

\* For students based in the UK, the country of cover is either England, Scotland, Wales or Northern Ireland, depending on where your host university is located.

### 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.

## 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 checklist

Undertake the following steps before you travel:

- Log onto [internationalsos.com/member-zone](http://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](http://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](mailto: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.

\*For student exchange and short-term experiences, please obtain a Global Experience Confirmation Letter from the Student Employability Centre via the [Student Hub](#).

## 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 treatment 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](http://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 Sudan, and Venezuela.

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

## UQ Travel Insurance Benefits

Medical, Evacuation & Additional Expenses	Limit	Excess
Overseas medical expenses	Unlimited	\$100
Evacuation	Unlimited	\$100
Repatriation	Unlimited	\$100
Emergency dental treatment	Unlimited	\$100
Baggage & Travel Documents	Limit	Excess
Baggage & business property	\$20,000	\$250*
Electronic equipment	\$20,000	\$500*
Money & Travel documents	\$5,000	\$250*
Deprivation of baggage	\$3,000	Nil

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

Cancellation & Disruption	Limit	Excess
Loss of deposits	\$20,000	Nil
Cancellation & curtailment expenses	\$20,000	Nil

Other benefits	Limit	Excess
Rental vehicle excess	\$5,000	Nil
Personal liability	\$10,000,000	Nil
Political and natural disaster evacuation	\$20,000	Nil
Search & rescue expenses	\$20,000	Nil

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 01PP529201.

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](mailto:insurance@uq.edu.au)  
[governance-risk.uq.edu.au](http://governance-risk.uq.edu.au)



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