

Frequently Asked Insurance Questions For**UNSW Student Travel Insurance
2008 Update**

*Note: This is an information sheet only and **NOT** an insurance policy or insurance advice. Policy summaries can be found on the Risk Management Web Site. Students who seek advice on travel insurance should consult a licensed insurance professional.*

Question 1**Am I covered by UNSW travel insurance whilst traveling on UNSW business?**

Answer: Yes. UNSW provides Corporate Travel Insurance which covers UNSW students traveling more than 100 klms on approved UNSW business such as attending a conference, conducting fieldwork, participating in an approved exchange program or while traveling on UNSW business with permission of your academic supervisor or School.

This insurance has policy terms and conditions, which are explored in the following questions, however, in general the travel insurance program offers:

Coverage	Limits
Medical Expenses	\$2,000,000
Lost Baggage (<i>Note: electronic equipment, money & currency are excluded</i>)	\$15,000
Loss of deposits and cancellation charges	\$20,000
Hire car excess expenses	\$5,000
Personal liability	\$10,000,000
Evacuation Costs	\$20,000

Question 2**How long does the insurance coverage last?**

Answer: **Less than 12 months of business travel.** *It is important the student knows the duration of their travel because insurance arrangements can not be changed once the student has left Australia.*

Corporate Travel Insurance is designed to apply to students who are out of the country for less than 12 months. For a period longer than 12 months, a different type of insurance is provided called Expatriate Medical Insurance. An application form for Expatriate Medical Insurance is required and can be downloaded from the Risk Management Unit's website. Completed forms should be sent to Azita Karpour (azita.karpour@unsw.edu.au) at the Risk Management Unit, Room 251, Chancellery, UNSW, Sydney 2052.

Question 3

Do I need to fill out an application for Corporate Travel Insurance?

Answer: No. For all approved student travel, less than 12 months, the insurance is automatic and no application forms are required. Proof of authorised travel showing permission from your Head of School or Dean must be given when filing a claim. For travel which will exceed 12 months, see **Question 2**, above.

Question 4

Do I need to pay for my own insurance?

Answer: Not for the UNSW Corporate Travel Insurance. Each student must determine for themselves whether the UNSW Corporate Travel Insurance (or the Expatriate Medical Insurance, if applicable) is suitable for their individual needs.

If you are not satisfied with the coverage provided, or if your travel does not qualify you for the UNSW Corporate Travel insurance, you are encouraged to take out your own private insurance cover, at your own expense.

Question 5

What if I feel the UNSW Corporate Travel Insurance is inadequate or does not meet all my travel related needs?

Answer: The University recognizes UNSW Corporate Travel Insurance may not be suitable in all circumstances. Students are encouraged to investigate other travel insurance programs to better meet their needs; however, the Risk Management Unit will not pay for any additional insurance.

Question 6

I'm traveling with my partner – will he/she be covered?

Answer: No. UNSW Corporate Travel Insurance will not cover spouse/partners on business travel.

Question 7

I am spending some of my time overseas studying or on UNSW business, but will also do some leisure travel. Will I be covered during both activities?

Answer: Yes, provided that any associated **leisure travel is less than the actual period of UNSW business travel** and not longer than 3 months in total. Associated leisure travel can occur both before and after the UNSW business segment of the trip, but must not exceed 12 weeks in total.

Question 8

Are there any personal items which are not covered under the UNSW Travel Insurance?

Answer: Yes. The travel insurance has several significant exclusions:

- The UNSW Travel policy will not cover loss of, or damage to any electronic or digital equipment including all cameras, computers, MP3 players, radios, mobile phones, etc. This also includes all related peripherals, media and data.
- The policy will not cover any loss of student's money, traveler's checks or other forms of currency.
- The policy will not cover any expenses which result from deprivation of baggage, such as late arrival of luggage. You may be able to seek compensation from the airline or travel company.
- Lost luggage coverage is limited to the first 90 days of overseas travel.

The student may wish to consider arranging their own insurance for these items.

Question 9

In the event of claims, will I be responsible for any excess amounts?

Answer: Yes. The student is required to bear an excess payment for certain classes of loss under the UNSW Travel Insurance Program. Examples include:

- A \$50 excess for each and every medical expense claim filed
- A \$250 excess for all baggage claims

Question 10

Are there other significant exclusions of which I should be aware before making a decision on insurance?

Answer: Yes. The UNSW Travel Program has exclusions which affect the cover over time. Most notable exclusions include:

- Baggage cover and trip cancellation benefits will not apply during associated leisure travel segments of the trip. Only medical benefits and emergency evacuation cover will apply.
- Insurance for lost or damaged baggage is included only for the first 90 days of travel outside Australia, after that, there is no coverage for lost or damaged baggage. Certain items are excluded at all times, see Question 8.
- Loss or theft of items not reported to Police or the responsible officer of any aircraft, boat, or vessel within 24 hours may be excluded. Police reports are essential.
- Losses which can be recovered from responsible parties such as airlines or tour operators may be excluded. The student is encouraged to immediately file a claim with the responsible airline, land transport company, etc.

Question 11

What proof do I have that I am covered by the UNSW Corporate Travel Insurance?

Answer: If required an insurance card (ACE Assistance) can be obtained from the Risk Management Unit by calling Azita Karpour 9385 1980. An electronic version of the insurance card can be found on the RMU website.

Question 12

What is ACE Assistance?

Answer: The insurance card mentioned in Question 11 is for emergency assistance only. The card contains both a website and phone number students can call in the event of serious medical or personal emergencies. Please note UNSW incurs a fee when this number is called and it should only be used to obtain assistance and support in an emergency situation.

Question 13

What if I have a medical emergency or require evacuation whilst I am overseas?

Answer: The Corporate Travel Insurance is designed to reimburse students for medical expenses which they incur while overseas. If, however, in the case of a medical emergency or emergency evacuation, contact ACE Assistance, at 61 2 8907 5995 (reverse charge), per Question 12.

Question 14

Are there restrictions in the Corporate Travel Program based on countries at war or conflict?

Answer: Yes, the insurance will not cover medical costs associated with students injured during acts of war. Students traveling to regions of conflict and war should consult the Risk Management Unit Travel Advisories Page and conduct a risk assessment prior to departure. If in doubt, contact the RMU at 9385 1414.

Question 15

What are the current claims procedures?

Answer: All claims are administered by our insurer, ACE Australia

- ACE Australia has a 1 800 number to call for claims updates.
- The number is **1800 027 240**
- Callers will be prompted to select from a number of options.

To file a claim:

- Download a personal accident insurance claim form from the RMU web site.
- If possible scan the completed claim form and supporting documents, such as receipts, doctors reports, police reports, etc. and send via email to:
a&h.claims.australia@ace-ina.com
- If the claimant is unable to loge their claim electronically, then forms and supporting documentation should be sent to:

ACE Insurance Limited
GPO Box 4065
Sydney, NSW 2001

- It is advised to keep a copy of all documents submitted.
- For all claims matters or enquiries please call ACE Insurance at 1800 027 240.