

### Travel insurance for study abroad and exchange programs

If you are undertaking a study abroad or exchange program that is *for credit or part of an SCU unit and you remain enrolled at SCU*, you will be covered under the University's corporate travel insurance for the program. You must register your trip details on MyTrips <https://MyTrips.travelsecurity.com/Login.aspx?ci=CRBjcYbpASg%3d> before you depart Australia. For subsequent access, you will be able to login to MyTrips at <https://mytrips.travelsecurity.com>.

You must comply with the advice of the *Australian Government Department of Foreign Affairs and Trade* (<http://www.smartraveller.gov.au/>) in regard to safe travel to your proposed destination. Corporate travel insurance will generally not apply for countries listed as 'do not travel' and cover may be limited for countries listed as 'reconsider your need to travel'. Please contact [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au) for further information.

If you are travelling for **more than 180 days** you must complete the attached form and forward to [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au) at least two weeks prior to travel. An additional premium may be payable.

Travellers with **pre-existing conditions** are covered under the Travel Insurance Policy, provided they are fit to travel and can provide a medical certificate from a physician granting clearance to travel. If you have a pre-existing medical condition please complete the attached form and forward to [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au) with a medical certificate stating that you are fit to travel, at least two weeks prior to departure.

If you intend to travel on any **non-scheduled flights** (including single/ twin engine aircraft or helicopter flights) you must advise [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au) at least 2 weeks prior to your departure.

If you have **> 10 days personal travel** planned you will need to arrange travel insurance for this personal component of your travel.

If **hiring a motor vehicle** whilst overseas, you must take out Motor Vehicle insurance offered by the hire company, as this is not covered under the University's Travel Insurance. It is recommended that you take out the maximum cover possible.

**International SOS** provide support to students on University authorised study abroad and exchange programs (where the program is *for credit or part of an SCU unit and the student remains enrolled at SCU*).

International SOS have a global network of medical and security specialists. No matter how small a concern may be, when in doubt you should contact International SOS for support.

➤ **Before travelling** overseas you are advised to:

- Sign up for [International SOS](#) email alerts for each country/ city you will travel to or through.
- Print the comprehensive access membership card from the portal and keep it with you when you travel. The card sets out the International SOS contact details and SCU membership number.
- Review the relevant [International SOS](#) country guides
- Consider contacting the [International SOS](#) assistance centre (available 24/7) to get a travel brief over the phone
- If travelling with a smart phone, download and activate the [International SOS](#) app – allowing access to medical and security alerts during travel.

➤ For advice or assistance **during overseas travel** you are advised to call International SOS. You can contact International SOS for assistance for example if you:

- Are feeling unwell
- Need a referral to a doctor or dentist
- Hear of a travel disruption, adverse weather or natural disaster affecting your itinerary
- Feel unsafe, hear of riots or protests outside your hotel
- Require a language translator (e.g. in a taxi)
- Need prescription medication
- Have lost or had stolen your wallet/ passport/ identification documents
- Are the victim of theft or assault
- Are in an any emergency medical or security situation

**Corporate travel insurance includes cover for** things like overseas medical expenses, personal liability, lost luggage, and flight cancellations. An **excess** of \$50 for medical claims and \$100 for all other claims applies.

**General exclusions** under the Corporate Travel Insurance:

1. Travelling in any unlicensed aircraft
2. Expenses incurred when a traveller has travelled against the advice of a physician or when a traveller is unfit on medical advice to undertake a journey.
3. Cancellation, curtailment or diversion of scheduled public transport services, if there had been warning before the date the journey was booked that such events were likely to occur.

All insurance policies contain terms, conditions and exclusions. The success of an insurance claim depends on the individual circumstances of each case. For a full copy of the Corporate Travel Insurance Policy wording, please email [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au).

**Age Limits**

The insured person must be under eighty-five (85) years of age. There are limits on benefits payable for claims for temporary or permanent disablement for persons aged between sixty-five (65) and seventy-five (75). The death cover for persons under eighteen (18) is limited to 10% of the sum insured or \$25,000 whichever is less.

**Duty to Disclose**

It is essential that details of all claims including incidents or matters that could lead to a claim are advised to [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au) as soon as you become aware of the details. Failure to advise both the University and the insurer could impact on whether a successful claim can be made.

**Claims Procedure**

Except where International SOS have lodged a claim on your behalf directly with the insurer, please contact [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au) for a claim form. All claims must be lodged and processed through [insurance.risk@scu.edu.au](mailto:insurance.risk@scu.edu.au).

For Baggage or other claims it is important to report the incident to the relevant authority (police, airline etc.) and obtain written verification from that authority as soon as possible. Upon returning to Australia you will be required to complete a claim form attaching all relevant statements.

Should theft occur from luggage contained within baggage holds, a claim must initially be lodged against the airline or carrier. A copy of their response should accompany the corporate travel insurance claim form at the time of lodgment.

To ensure your claim is processed quickly, please ensure you submit all supporting documentation (statements, receipts, valuations, accounts etc.) with a fully completed claim form. An incomplete claim form could lead to delays in settlement.

