

GUIDE

Corporate Travel Insurance

The University's Corporate Travel Insurance covers staff and students travelling on authorised University business within Australia and overseas.

Details of this Guide should be read in conjunction with the Traveller's applicable [Schedule of Benefits](#). Schedules are available for download from ***Insurance Certificates and Guides***.

After reviewing this Guide, if the traveller deems the coverage of this policy to be insufficient for their needs, they should arrange their own travel insurance. Personal Travel Insurance for overseas travel must be arranged prior to departure.

Who is covered:

- Staff, University Council Members, Honorary Appointees, Honorary Associates, Adjuncts and Emeritus Professors
- Students travelling for work experience, practicum, internships or similarly approved activities
- Students travelling for short term, faculty lead study abroad programs/tours
- Volunteers

Who is not covered:

- Students travelling overseas on long exchange programs are not covered and will need to organise their own insurance.
- International students studying in Australia must arrange their own health cover and insurance for the duration of their studies.

Basic coverage includes:

- Emergency medical expenses and evacuation
- Travel cancellation and additional expenses
- Loss of luggage, personal effects and travel documentation

Cover may be limited by other terms, conditions and exclusions, and all claims are assessed by the University's insurer. The success of a claim is dependent on the individual circumstances in each case. Claims must be supported by appropriate documentation (receipts, police reports etc.).

Restrictions

Please review the following restrictions carefully prior to planning your travel or making a claim.

All travellers should have read, and should comply with the University's [Travel Policy](#) and [Travel Procedures](#).

Duration of Trip

The number of days that an authorised traveller is covered by the University's travel insurance is dependent on the category of traveller.

- **Staff, University Council Members, Honorary Appointees, Honorary Associates, Adjuncts and Emeritus Professors** – maximum 180 days
- **Students travelling for work experience, practicum, internships or similarly approved activities** - maximum 180 days
- **Students travelling for short term, faculty lead study abroad programs/tours** - maximum 30 days

The number of days a traveller is covered commences from the date of departure from Australia until the date of return to Australia.

Staff or students planning to travel more than maximum days covered, must contact the [Insurance Office](#) at least three (3) weeks prior to departure to discuss the provision of insurance cover for the trip.

The University's Corporate Travel policy cannot be extended beyond 364 days. If the trip exceeds 364 days, the traveller must contact the [Insurance Office](#) at least six (6) weeks prior to departure as alternative insurance coverage will need to be arranged.

Personal Travel days

Travellers may undertake occasional private travel in conjunction with travel on authorised University business. Specific details regarding Personal Travel days can be found in the [Travel Policy](#).

- **Number of days** - if personal/private travel days exceed 10 days for the entire trip, private travel insurance for the full private component of the trip must be organised.
- **Weekends** - are covered provided the traveller is attending their approved University activity on the gazette work day prior and following the weekend. Weekend coverage includes public holidays (regional and national) in the location the traveller is undertaking their approved University activities.

Accompanying spouse and dependents

Travel insurance provided by the University only covers the traveller.

It is the traveller's responsibility to arrange insurance for accompanying spouse or family (including children).

Extreme or High Risk Activities

There is **no cover** provided for extreme or high risk activities. Travellers will need to arrange private travel insurance if undertaking any of these activities.

In the event such activities are being undertaken as part of University business, travellers should undertake a risk assessment.

Examples include but are not limited to:

- Any snow sports, such as skiing, snowboarding, ice-climbing etc.
- Helicopter or Deep Snow Skiing
- Parachuting, hang gliding or skydiving
- White water rafting • Racing (other than foot)
- Driving/travelling on a moped or Scooter
- BASE jumping
- Sports activities in a professional capacity
- Mountaineering or rock climbing using ropes or guides
- Scuba diving unless the traveller holds an Open Water Diving Certificate or is diving with a qualified instructor.
- Any other dangerous or hazardous activities – if you are unsure, please contact the Insurance Office for advice.

Key Conditions and Exclusions

The following is a summary and does not include all sections under the policy nor does it detail all conditions and exclusions that apply to the sections in the cover mentioned.

Please refer to the [Policy Wording](#) for full details of the terms, conditions and exclusions. A copy is available for download from ***Insurance Certificates and Guides***.

General

The Insurer will not pay for claims arising direct or indirectly out of:

- Travelling in any unlicensed aircraft.
- Intentional self-injury or suicide.
- Any illegal or criminal act committed by the insured person.
- Any expenses covered by Medicare, Workers Compensation Legislation or any other insured policy required to be affected by Law.
- Cancellation, curtailment or diversion of scheduled transport services, if there had been warning before the date the journey was booked that such events were likely to occur.
- Any accident/damages resulting from a traveller using their private vehicle whilst on University business. Any insurance claim must be made under the Traveller's personal insurance policy.

Medical & Evacuation Expenses

Domestic Travel

- For domestic travel, travellers are covered by Medicare if they are an Australian Citizen.
- Generally, non-Australian Citizens are covered by their own Overseas Health Cover.

International Travel

Travel insurance provided by the University does not cover:

- Routine medical, optical or dental treatment
- Expenses incurred if a traveller is travelling against medical advice or when unfit to do so (refer to [Pre-existing Medical Conditions](#) below)
- Expenses incurred if a traveller has a terminal condition which was diagnosed prior to travel.
- Expenses that are expected or foreseen, including check-ups/treatment, maintaining ongoing pharmaceutical treatment or other planned expenses.
- Medical and evacuation expenses in country where the traveller is a citizen or resident. It does cover travel to and from the traveller's country of residence.

Baggage, Travel documents and Electronic equipment

Key Conditions

- An authorised traveller must take all reasonable precautions for the safety and supervision of their baggage, travel documents and electronic equipment.
- Lost, damaged or stolen baggage, business property, travel documents or electronic equipment must be reported to either the police or transport carrier as reasonably practical so a written report is available at the time of making a claim.
- Loss or theft of a mobile phone must be reported to the service provider to have the device blocked using the IMEI number.

The Insurer will not pay for loss, theft, damage or expenses:

- Due to confiscation by customs or other lawful authority.
- Where items are shipped under freight agreement.
- Caused by electrical or mechanical failure, wear and tear, atmospheric & climate conditions or gradual deterioration.
- Relating to scratching or breaking of fragile items as a result of negligence.
- Where the item(s) are left unattended unless securely locked inside a building or securely locked out of sight in a motor vehicle.
- Jewellery or electronic equipment when it is not carried in personal cabin baggage (i.e. not covered if jewellery or electronic equipment is transported in checked in baggage).

Motor Vehicle Hire

- The University's Travel Insurance does not cover the costs of repairs to a hired vehicle or claims for damage to third party property or claims to injury.
- When hiring a motor vehicle, travellers must take out Motor Vehicle insurance offered by the hire company. It is recommended that travellers take out the maximum cover possible.

Department of Foreign Affairs and Trade (DFAT) Warnings

Travellers should comply with the University's [Travel Policy](#) regarding DFAT warnings. As per the general condition and exclusions listed above, DFAT warnings may affect cover under University travel insurance if the travel was booked after the published warnings.

When does a Traveller need to contact the Insurance Office?

High Risk Countries

Cover is limited for all claims arising out war in:

- Afghanistan
- Chechnya
- Iraq
- Somalia.

Traveller's planning on undertaking travel to these destination on authorised University business will need to contact the Insurance & Risk Manager for further advice.

Pre-Existing Medical Condition

- Coverage is for emergency and unforeseen medical conditions.
- Regular or ongoing medical treatment is not covered.

A pre-existing medical condition is one which you are already aware and/or for which treatment, medication or advice has been received or prescribed by a doctor or dentist the last twelve (12) months.

If you have a pre-existing condition:

- You will need to seek approval from your treating physician to undertake your proposed journey.
- If approval is given, the policy will provide cover (subject to the broader terms and conditions) for unexpected or unforeseen complications arising for your condition.
- Travellers with a pre-existing medical condition should provide a copy of their medical clearance to the Insurance Office **at least 3 weeks prior to departure**. Information will be treated confidentially but may be disclosed to our travel insurer for the purpose of confirming cover.

Failure to disclose a pre-existing medical condition may invalidate your travel insurance and as a consequence, you could become personally liable for medical costs incurred during your travel.

Pregnancy

If you are travelling whilst pregnant you need to contact [Travel Services](#) and the [Insurance Office](#) prior to booking your trip, as restrictions and conditions for flying and insurance may apply.

Non-Scheduled Air Travel

What is Non-Scheduled Air Travel?

Flights not conducted in accordance with fixed flying schedules over specific air routes and to and from fixed terminals - for example:

- charter flights including single/ twin engine aircraft
- helicopter

*If you intend to travel on any non-scheduled flights you must advise the Insurance Office **at least 3 weeks prior to your departure.***

How to make a Claim

- All claims are managed through the University Insurance Office.
- If you wish to make a claim please email insurance@scu.edu.au for a claim form and we can advise you of the next steps.
- We are required to notify the insurer in writing within 30 days of the occurrence or loss so prompt return of your completed form is appreciated.
- Failure to provide the Insurance Office with written notice within this timeframe may affect your ability to make a claim,
- Claims should be supported by relevant medical evidence, police or transport carrier report of loss, theft or damage, receipts, along with a copy of your itinerary and authority to travel.

Depending on the nature of the claim, an incident report may be required ie if medical treatment is required or if the incident required police involvement.

[Riskware](#) is the University's online incident reporting system. Please your usual Southern Cross University login and password to report.

Cover may be limited by other terms, conditions and exclusions, and all claims are assessed by the University's insurer. The success of a claim is dependent on the individual circumstances in each case.

Is there an Insurance Excess

- Yes. The excess payable is dependent on the Category of a person travelling. Travellers should refer to their relevant [Schedule of Benefits](#) for further details.
- The excess is deducted from the settlement funds (should the claim be accepted).

Related University Policies and Procedures

- [Travel Policy](#)
- [Travel Procedures](#)
- [Driving Safety Policy](#)

Further Information

You can download a copy of the following from the ***Insurance Certificates and Guides*** Page:

- Staff – Claims Schedule of Benefits
 - Student – Claims Schedule of Benefits
 - Student Study Abroad– Claims Schedule of Benefits
 - Corporate Travel Wording and Product Disclosure Statement (PDS)
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- The University Insurance Team can be contacted via email insurance@scu.edu.au or telephone (02) 6620 3320 for further assistance.