

TRAVEL INSURANCE INFORMATION

(Staff departing after 1st November 2014)

The University insures University **Staff and accompanying spouses/partners** engaged in a journey within Australia and Overseas on **approved University business** up to 365 days and may include **up to five (5) days private incidental travel** (but must not exceed more than 60% of the trip in its entirety). Personal insurance cover is strongly recommended for any non-University business in excess of five (5) days. This expense cannot be charged to or reimbursed from a University account.

Summary of Travel Insurance Policy (monetary excesses, conditions and exclusions may apply)

Event	Benefit
Medical Expenses (Excludes Australian expenses claimable on Medicare, Workers Compensation or Private Health Fund and routine check-ups for medical, optical and dental treatment.)	Unlimited (Excess NIL) If you are aware of an existing health/medical condition which may impact on your travel, it is advisable that you obtain written confirmation with your medical practitioner that you are fit to travel. Insurers can reject medical claims for pre-existing medical conditions.
Loss of Baggage/Business Property Loss of Electronic Equipment excluding Loss whilst equipment is unattended unless securely locked out of sight inside a motor vehicle or whilst carried in or on any transport unless accompanied by Insured as personal cabin baggage. <u>(All losses must be reported to local Police or Transport Carrier and a written report obtained to enable a claim to be made.)</u>	\$20,000/person \$100 Excess Electronic equipment Limit \$10,000. Excess \$250. (Excludes loss or damage to any electronic data or software.) (Limit any one item \$5,000)
Deprivation of Baggage	\$3,000
Money/Travel Documents	\$5,000/person
Cancellation/Curtailment Expenses	Unlimited
Loss of Deposits	\$20,000/person
Rental Vehicle Excess Waiver	\$5,000
Overseas Personal Liability	\$10,000,000
Emergency Medical Evacuation	Included
Overseas Assistance	Included
Additional services from International SOS: Telephone medical advice, emergency medical and security evacuation, verification of medical insurance for medical services, online travel medical and security information, voltage & plugs, financial, cultural tips, embassies & visas, country facts and access to security crisis centre.	

TRAVEL WARNINGS

In the current climate, international travel on University business may be restricted. The University is concerned for the health and well-being of staff. All staff planning overseas travel must check if any Department of Foreign Affairs and Trade warnings apply to the intended destination(s)

Advice contained in these warnings should be followed. Travel will not be approved to areas under current Department of Foreign Affairs and Trade warnings, 'Do not travel' or 'Reconsider your need to travel' or if insurance cover is not available, unless specific approval is provided by the Academic Provost for academic staff and students or the Vice President (Corporate Services) for general staff.

For enquiries regarding travel insurance cover, please contact the Insurance at PFSInsurance@griffith.edu.au or Phone 07 373 57971.

EXCLUDED COUNTRIES

The insurer will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which results from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in Australia or a Covered Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan

FOR EMERGENCY ASSISTANCE WHILST ON YOUR OVERSEAS JOURNEY

Contact International SOS immediately for urgent medical, travel or other claims assistance during the journey by telephoning reverse charge (from overseas) (61) (2) 9372-2468, Quote Griffith University's Membership number 12AYCA000069. You can access International SOS web page for security & medical information on your travel destination. Staff can print an "International SOS Member Card" which is to be used in case of medical, security or other emergencies. Please see the bottom of this page for the ISOS information card or download it from the ISOS website: http://www.internationalsos.com/members_home/login/clientAccess.cfm?CustNo=12AYCA000069.

HOW TO MAKE A CLAIM

Travel Insurance is arranged with ACE Insurance Policy No 04PP007668. On return to Australia, claim forms and lodgement procedure are available on the insurance web page pfsinsurance@griffith.edu.au - **Insurance & Risk Management – Forms**.

University Contacts

Insurance, Risk Management & Insurance, Audit, Risk and Compliance, Community Centre (N66) 1.32, Nathan Campus, pfsinsurance@griffith.edu.au Phone +61 (0)7 3735 7971

Please note all insurance cover referred to in this advice or any attachment is subject to the terms, conditions, limitations and exclusions contained in the relevant policy wording. A copy of the Product Disclosure Statement (PDS) can be obtained by contacting the Insurance Office.

Worldwide reach Human Touch	
If you need medical or security advice or assistance, call us 24 hours a day, 7 days a week (call collect where available): Philadelphia +1 215 942 8226 London +44 (0)20 8762 8008 Singapore +65 6338 7800 Sydney +61 2 9372 2468 www.internationalsos.com	
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