This policy cannot be modified to suit individual circumstances

Note: This information sheet provides general advice only.

**Question 1:** What if I have a medical emergency or require evacuation whilst I am overseas?

**Answer:** In the event of a medical emergency or evacuation, contact International SOS, at +61 2 93722468 and quote the membership number 12AYCA086931.

**Question 2:** Am I covered by UNSW business travel insurance whilst travelling on UNSW business?

**Answer:** Yes, you are covered whilst travelling on any UNSW approved business that is more than 100km from your normal place of employment. This also covers any associated leisure travel. Spouses, partners and dependent children who accompany you on the approved travel are also covered.

**Question 3:** What am I covered for?

**Answer:** You are covered for:

- Emergency and unforeseen medical treatment and evacuation costs. (unlimited cover).
- Additional costs and losses arising from medical treatment or evacuation.
- Damage or loss of luggage (for trips up to 180 days).
- Loss of money or documentation (up to $5,000).

**Question 4:** Do I have to pay for UNSW Business Travel Insurance?

**Answer:** There is no cost to UNSW Staff when utilising UNSW Business Travel Insurance policy.

**Question 5:** Do I need to fill out an application for UNSW Business Travel insurance?
**Answer:** No application form is required for staff on approved UNSW business travel for periods less than 365 consecutive days.

**Question 6: How Can I prove I’m covered by UNSW Travel Insurance?**

**Answer:** A proof of insurance document can be issued upon request. This document can be provided to anyone requiring confirmation of coverage.

To apply for a proof of insurance document, please complete and return the below-linked form.


*Note: UNSW renews its travel policy annually at the end of October; therefore, all letters of confirmation will have expiry date of 31st October.*

**Question 7: How long does the insurance coverage last?**

**Answer:** UNSW Business Travel Policy coverage is for a period of up to 365 consecutive days.

If you are going to be out of Australia for a period greater than this, please refer to the Expat Insurance link at [https://www.fin.unsw.edu.au/services/insurance/expatriate-medical](https://www.fin.unsw.edu.au/services/insurance/expatriate-medical)

**Question 8: What other key exclusions and limitations should I be aware of?**

**Answer:** There are certain limitations to the cover provided by the Travel Insurance policy, most notably:

- You are not covered for routine medical events such as checkups, filling prescriptions or vaccinations.

- Pre-existing conditions are excluded from the policy. However, any unexpected emergency arising from pre-existing condition will be covered.

- Loss or theft of items not reported to the Police within 24 hours may be excluded. Police reports are required when submitting a claim.

- Your personal electronics, digital equipment or data are not covered.

- Losses which can be recovered from responsible parties (such as airlines or tour operators) may be excluded. You should submit a claim with the responsible airline, tour operator etc. prior to making an insurance claim.
Travelers over 80 years of age should check their coverage with the Finance Helpdesk prior to booking any trip.

**Question 9: What if I'm not happy with the level of cover provided?**

**Answer:** If you are not satisfied with the coverage provided under our UNSW Business Travel policy, you may purchase a different Travel Insurance policy at your own expense.

If you chose to do this, please provide the policy number and coverage period to the Finance Helpdesk prior to your journey.

**Question 10: How do I make a claim?**

**Answer:** All claims are administered by our insurer, Chubb Australia Insurance Limited, phone: 1300 722 032

To file a claim:

- Complete the linked form and attach copies of all relevant documents and return it to A&HClaims.AU@chubb.com
  
  [https://www.fin.unsw.edu.au/services/insurance/travel-insurance](https://www.fin.unsw.edu.au/services/insurance/travel-insurance)

- **Who signs the last page of the claim form?** The last page of the claim form requires completion by the UNSW staff member who has authorised your travel. Alternatively, you can attach your travel approval to your claim documentation.

**Question 11: Will I be responsible for any excess amounts if I submit a claim under the insurance policy?**

**Answer:** Yes, the person submitting the claim is responsible for paying the insurance excess.

In general, this is:

- $50 excess for each and every medical expense claim submitted.
- $250 excess for each and every baggage claim submitted.

**Question 12: Is there a time limit to filing a claim under UNSW Business Travel insurance?**

**Answer:** Yes, all claims must be reported to the insurer within 30 days of incurring medical expenses.

*All medical treatment will cease twelve (12) months after the initial injury date*
**Question 13:** Are there restrictions in UNSW Business Travel policy based on countries at war or conflict?

**Answer:** UNSW Business Travel policy insurance will not cover any claim resulting from war, civil war or invasion.

Prior to travelling, you need to check your destinations at SmartTraveller.


If the SmartTraveller advice is “Reconsider your need to travel” or “Do not Travel” permission to travel will be determined and approved by the Risk Management team at [travelteam@mytravelunsw.com](mailto:travelteam@mytravelunsw.com)

**For further information please contact:**

Finance Help desk

**Phone:** 02 9385 3330

**Email:** financehelp@unsw.edu.au