



UNSW Student Travel Insurance

Policy Number: OIPP528908

Frequently Asked Questions

Never Stand Still

This policy cannot be modified to suit individual circumstances

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

Question 1: Am I covered by UNSW travel insurance whilst travelling on UNSW business?

Answer: UNSW Business travel policy provides insurance coverage for UNSW students travelling more than 100km from their place of residence or UNSW campuses on approved UNSW Business such as; attending or participating in a conference, fieldwork, or exchange program.

Permission must be obtained by the student's academic supervisor or School prior to travel

Questions 2: Would my travel coverage differ if I have an injury within Australia?

Answer: While travelling within Australia any medical treatment required as a result of injury will not be refundable under UNSW Business Travel policy if costs are covered by Medicare this includes any Medicare gap payment.

Question 3: I'm travelling with my spouse, partner, children, parents and or carers – will he, she, they be covered under UNSW Business Travel Insurance policy?

Answer: UNSW Business Travel Insurance policy does not provide coverage for a students, spouse, partner, children, parents and or carers.

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

Answer: There is no cost to UNSW students 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 students on approved UNSW Business travel were the travel period does not exceed 365 days.

Question 6: What proof do I have that I am covered by the UNSW Travel Insurance?

Answer: A Letter of Confirmation from UNSW's Insurance Broker can be supplied which demonstrates to passport and or visa issuers, educational institutions, immigration authorities or other interested parties that you have UNSW Business Travel insurance coverage.

A Letter of Confirmation answers the most common questions about your coverage and its extent, for example, if they are raised as part of a visa application, or during your trip.

To arrange a Letter of Confirmation please click onto the below link and complete the Letter of Confirmation form and return it to UNSW General Insurance department for processing.

http://www.fin.unsw.edu.au/sites/default/files/content/PDF/fieldwork_letter_of_confirmation.pdf

Further an insurance card (International SOS) can be obtained from the UNSW General Insurance Department or an electronic version of the emergency assistance card can be found on in link below.

<https://www.fin.unsw.edu.au/sites/default/files/content/isos.pdf>

Note: UNSW renews its travel policy annually at the end of October; therefore all letters of confirmation will have expiry date 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 days

The UNSW Business travel policy is designed to apply to students who are out of the country for a period of up to 365 days. For any business travel consisting of a period greater than 365 days an Expatriate Medical Insurance Application form will need to be completed and approved by the academic supervisor or School prior to the form being submitted to the General Insurance Department, to obtain an application form please contact General Insurance Department.

It is important to note that students should be aware of the exact duration of their travel dates as insurance arrangements cannot be changed once the student leaves Australia

Question 8: Are there any personal items which are not covered under the UNSW Travel Insurance?

Answer: UNSW Business travel insurance policy has several significant exclusions:

- The policy will not cover loss of or damage to any personal electronic or digital equipment including, laptops, notebooks, tablets, iPads, cameras, 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, traveller's cheque 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.
- Loss of luggage - coverage will cease after one hundred eighty (180) days of business travel.

Question 9: Are there any further exclusions of which I should be aware of before making a decision on UNSW Business Travel insurance?

Answer: Our UNSW Business Travel policy has exclusions which affect the cover over time. Most notable exclusions include:

- Coverage for lost or damaged baggage and travel documents cease after one hundred and eighty (180 days) of business travel. Certain items are excluded at all times.
- 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 in submitting any claim.
- Losses which can be recovered from responsible parties such as airlines or tour operators may be excluded. Students are encouraged to immediately submit a claim with the responsible airline, land Transport Company, etc.
- Benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly relates to:

- a. Flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
 - b. Training for and/or participating in Professional Sport of any kind.
- Claims resulting from intentional self-injury, suicide or any illegal or criminal act.
 - All UNSW owned electronics must be carried on board the plane in hand luggage
 - Coverage is limited to trauma cover – accidents, serious illness etc. You are not covered for routine medical events such as checkups, for pre-existing medical conditions, filling prescriptions, vaccinations, or for daily commuting.
 - Pre-existing medical condition is excluded from the policy however any emergency arising from pre-existing condition will be covered.
 - During associated leisure travel which can occur before, during and or after the UNSW business segment of the trip, students are only covered for medical costs and emergency evacuations provided the period of associated leisure travel is equal or less than the period of business travel and not greater than four (4) calendar months in total

Question 10: Do I need to pay for my own insurance?

Answer: Each student must determine for themselves whether our UNSW Business Travel Policy (or Expatriate Medical Insurance, if applicable) is suitable for their individual needs.

If you are not satisfied with the coverage provided under our UNSW Business Travel policy, or if your travel does not qualify you for UNSW Business Travel insurance or Expatriate Medical Insurance, **students are encouraged to take out their own private Travel or Expatriate medical insurance at their own expense.**

You can visit the link below as an option to purchase Comprehensive Travel Insurance:

ACE Insurance website: <https://secure.acetravelinsurance.com/BLT/?brokerCode=unsw>

Question 11: Can I purchase my own private comprehensive policy for *part of* my trip and still be covered by UNSW Business Travel policy for the remainder of my trip?

Answer: Students can purchase a comprehensive policy for *part of* their travel at their own expense and continue to be covered under the terms and conditions of UNSW Business travel policy for the remainder of their approved travel.

Students must provide details of the comprehensive policy number and policy coverage period to UNSW General Insurance Department as soon as possible.

For further details click on the link below

ACE Insurance website: <https://secure.acetravelinsurance.com/BLT/?brokerCode=unsw>

Question 12: Do I need to contact UNSW General Insurance Department if I purchase my own private business travel insurance?

Answer: In the event a student purchases their own private Travel Insurance or Expatriate medical insurance the student must provide details of the policy number and policy coverage period to UNSW General Insurance Department as soon as possible.

Question 13: Will I be responsible for any excess amounts if I submit a Travel claim?

Answer: Students are responsible for excess payments for certain classes of loss under the UNSW Business Travel Insurance policy.

Examples include:

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

Question 14: Is there a time limit to filing a claim under UNSW Business Travel insurance?

Answer: All claims are required to 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 15: What are the current claims procedures?

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

- To receive updates regarding your claim, please contact ACE Australia on **1800 688 640**
- Callers will be prompted to select from a number of options.

To file a claim:

For emergencies, medical, evacuation and surgery please contact International SOS
+61 2 9372 2468

For any other claims:

- Download a travel insurance claim form from the Finance website.
https://www.fin.unsw.edu.au/sites/default/files/content/ace_travel_claim_form_new.pdf
- The last page of the claim form requires completion by the UNSW staff member who has authorised your travel.
- If possible scan the completed claim form and supporting documents, such as receipts, doctors reports, police reports, etc. and send via email to:
travel.claims@acegroup.com
- If the claimant is unable to lodge their claim electronically, keep a copy of all documents and submit original and supporting documentation 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 (02) 8907 5666

Question 16: What is International SOS (iSOS)?

Answer: UNSW has engaged [International SOS](#), a medical and travel risk management service to help UNSW take proactive steps to minimise and avoid risk for its travellers.

International SOS services are available to help you prepare for travel and during your trip. You have access to assistance and advice for medical, security and other risks associated with overseas travel. International SOS also provides emergency assistance if things go wrong while you are travelling overseas.

The International SOS service does not apply to travel within Australia, for domestic travel emergencies (you are seriously injured, need urgent medical help or your life is being threatened) you should contact local emergency services for help.

Information is available online via the International SOS Portal or by calling the International SOS Sydney Assistance Centre on +61 2 9372 2468.

Note: International SOS is not an insurance company, it provides travel risk management. ACE Insurance will continue to provide UNSW's travel insurance. To obtain a card, visit the International SOS Portal.

To login to ISOS portal please utilise the following membership number: 12AYCA086931

<https://www.internationalsos.com/>

Question 17: 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.

Before you travel, UNSW General Insurance department recommend that student's research their destination by accessing the SmartTraveller website.

The SmartTraveller website provides a full range of travel information in regards to local laws, entry and exit requirements, health issues and indicative rating of the security situation in certain countries.

In the event SmartTraveller indicates that you should "Reconsider your need to travel" or "Do not Travel" permission to travel will be determined and approved by the UNSW Executive team.

A Risk Assessment form will need to be completed and returned to UNSW General Insurance Department for review.

<https://www.fin.unsw.edu.au/services/travel/insurance-travel-safety>

<http://smartraveller.gov.au/Pages/default.aspx>

Question 18: What if I have a medical emergency or require evacuation whilst I am overseas?

Answer: In the event of a medical emergency or emergency evacuation, contact International SOS, at +61 2 93722468.

For further information please contact:

UNSW General Insurance department

Phone: (02) 9385 1980

Email: Azita.karpour@unsw.edu.au