TRAVEL INSURANCE FOR STUDENTS - COVER SUMMARY

This Cover Summary reflects the scope of cover the University allows to employees and volunteers travelling on University business. This may vary from the AIG insurance policy purchased by the University. Where there are differences, this Cover Summary prevails. If you require additional cover, you are entitled to purchase separate insurance at your own cost.

DATE: 1 November 2016
INSURER: AIG Australia Limited
POLICY NO: 2200103398

TRAVEL ASSISTANCE: You must register with your name, email address and policy number 2200103398.
www.aig.com/TravelAssistanceAustralia

DOWNLOAD THE APP: www.travelguardapp.com.au

24 HOUR EMERGENCY ASSISTANCE: Phone +603 2118 0647- reverse charges

EMAIL ASSISTANCE: auassistance@aig.com

Insured The University of Sydney

Period Of Insurance

From 4.00 pm on 31st October, 2016
To 4.00 pm on 31st October, 2017

Insured Persons

All Students of the Insured whose Travel is undertaken in connection with the academic activities of the Insured or is authorised by the Insured, including fieldwork, work experience, course and research activity, subject to quarterly declaration to the insurer for Students travelling for a period in excess of 270 days from the date of commencement of the Journey.

Operation of cover

Whilst an Insured Personal is engaged in a Journey that involves a destination beyond 50 kilometres from the place of departure for the commencement of the Travel.

Geographical Limits

Worldwide excluding countries where cover is prohibited by UN, US, EU or Australian sanctions.
Excluded countries: Cuba and Iran

If you plan to travel to these places please contact Audit and Risk Management for advice, at least 14 days before travelling.

Excess (payable by the traveller)

Temporary total disablement – 7 days
Luggage, personal effects, travel documents and money $200

Schedule of Benefits Coverage section Sum Insured per Insured Person

SECTION

1 Personal Injury
Death and Permanent total disablement * $200,000
7 x annual income to maximum of Weekly benefits $1,500
85% of income to a maximum of 156 weeks
2 Medical Expenses Unlimited
3 Emergency Medical Evacuation $1,000,000
4 Repatriation of Mortal Remains $50,000
5 Cancellation /Curtailment /Additional Expenses $100,000
6 Personal Liability $10,000,000
7 Luggage, Personal effects, travel documents, money etc $15,000
8 Rental vehicle collision damage and theft excess cover (you must purchase insurance offered by vehicle rental company for this cover to apply) $5,000
9 Missed Transport Connection $5,000
10 Kidnap, ransom and extortion $500,000
11 Political evacuation and natural disaster expenses $50,000
12 Corporate Traveller’s family assistance Included

Age Limit

Under 85 years of age

Additional Benefits

Domestic Help (Non-Income Earners) to a maximum of $1,000 per week of Total Temporary Disablement (TTD) not exceeding 104 weeks for any one event subject to the Elimination Period shown on the Schedule.

Home Tutorial Benefit (Full Time Students) limited to 100% of the actual cost of Home Tutorial Expenses to a maximum of $1,000 per week for each week of TTD not exceeding 104 weeks for any one event subject to the Elimination Period shown on the Schedule.
Principal Exclusions

- **Private and holiday travel.** If you are planning on taking any such travel before, during or after your University approved activities and have any queries, please contact Audit and Risk Management as noted below.
- Medical expenses incurred in a country of which you are a citizen or permanent resident or where you are residing on an overseas expatriate assignment, or the country you would like the insurer to return you if repatriation is necessary.
- Loss of Electronic Equipment unless carried as hand luggage.
- Routine medical costs and medical costs for which a Medicare benefit is payable.
- Theft of property unless caused through violent or forcible entry to residence or vehicle. Proof of theft such as police report required as simple loss is not covered.
- Cover for accompanying Persons.
- **Third Party Interests:** This policy will only provide cover for your interest and does not cover the interests of any third party (e.g. financiers, lessors, etc) unless the interests of the third party are noted in the policy.
- **Waiver of Insurer's Rights:** The Theft of property unless caused through violent or forcible entry to residence or vehicle.
- **Sickness or Disease under Personal Injury Section.**
- Following lost or delayed baggage only essential and reasonable emergency costs will be paid. It will be your responsibility to establish the costs incurred were essential and reasonable.
- Loss of money, other than through a sudden, unforeseen and unexpected event.
- Travelling in any unlicensed aircraft or flying or engaging in any other aerial activity as part of the aircraft’s crew.
- Damage to rental vehicle unless you have purchased insurance offered by rental company.
- Suicide, attempted suicide or deliberately self-inflicted injury.
- Expenses incurred where the Insured Person has travelled against the advice of a Physician or when knowingly unfit to undertake a journey
- Fraudulent means or devices to obtain benefits under this policy.
- Any criminal act or intentional; illegal act.
- Journeys in excess of 270 days unless agreed by insurer.
- Normal commuting travel to and from work or university.

**Non-Disclosure** If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

The insurer will pay legal expenses in addition to the sum insured, if however, the total amount of the loss (less legal expenses) ultimately paid to the claimant(s) exceeds the sum insured then insurers will only pay (in addition to the sum insured) that proportion of the legal expenses as the sum insured bears to the loss.

**Notes**

1. All enquiries to be referred to University of Sydney, Audit and Risk Management. Telephone no.(612) 9351 4127
   vlad.nescic@sydney.edu.au

2. CLAIMS
   (a) No admission of liability or fault may be made in any form to a claimant. To do so may breach the policy conditions and enable insurers to avoid settlement.
   (b) Any notice of a potential or actual claim must be referred immediately to Audit and Risk Management as noted above.

3. Nothing herein shall be construed to alter in any way the scope of insurance policy, its terms, conditions or exclusions, issued by insurers.

4. The University is not liable to the Insured Party in the event a claim is not paid or payable by Insurers unless the University fails to take reasonable steps to advise that the cover is or is likely to be cancelled or not renewed.

5. The University is not an Australian Financial Services (AFS) Licence holder. The University is not providing financial product advice, has not considered the particular needs of the Insured party and no statement is intended to influence a person or persons making a decision in relation to any insurance cover. You should consider obtaining your own financial product advice from a person holding the appropriate AFS licence.

The details listed above are not comprehensive and are provided as an outline for the policy only. Extracts from the policy are available for inspection on request at University’s Registered Offices during office hours.