



Audit & Risk Management

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24 October 2008

TRAVEL INSURANCE

The University maintains a world-wide travel insurance program for all staff, students and volunteers who travel on behalf of the University on pre-approved University business (as per the University's Travel Policy: http://www.finance.usyd.edu.au/docs/travel_policy.pdf)

Please Note: the Maximum Duration of any one trip covered by the policy is 365 days.

Name of Insurance Company	American Home Assurance Company trading as AIG Australia (ABN 67 007 483 267)
Policy Number	2200100532
Address	220 George Street, Sydney NSW 2000 Australia
AIG Assist Telephone ☐ (24 hour reverse charge. See overleaf)	+612 9251 4298
Period of Coverage	31 October 2008 – 31 October 2009 Cover to be renewed on expiry
Overseas Medical & Additional Expenses (including medical evacuation & repatriation in the event of an injury, illness or death) and Hospital Cover	Unlimited
Political Evacuation	\$20,000
Cancellation & Curtailment Expenses (in event of serious illness or injury of a close relative)	\$50,000
Loss of Deposits due to unforeseen circumstances	Included in Cancellation & Curtailment Expenses above
Personal Liability	\$10m per occurrence
Baggage/Personal Effects	\$5,000 - any one item \$2,000 – money/financial instruments \$10,000 total aggregate per trip

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.

Activities and items not covered include (The following are only some of the exclusions applicable. Please refer to Policy wording for full Terms, Conditions and Exclusions)

- Medical expenses incurred more than 12 months after the date of injury/illness.
- Medical expenses which it was known would be incurred during the period of insured travel.
- Medical or other expenses resulting from training for professional sports of any kind.
- Loss of unaccompanied Electronic Equipment, Computers or Mobile Phones.
- Loss of belongings not reported to the police or appropriate authority as soon as possible after the discovery of the loss.
- Loss of personal property where reasonable due care and attention were not taken.
- Loss of or damage to any electronic data or software.
- Liability for third party injury or damage to property resulting from a motor vehicle accident.
- Loss of deposits and cancellation charges due to business or financial contractual obligations or any changes of plans or disinclination to travel.
- Cancellation or curtailment expenses incurred due to the illness or injury of a close relative, where that relative is over 80 years of age.
- Claim caused by or arising out of declared or undeclared war, civil war or invasion.
- Claim caused by any sexually transmitted disease.
- The refusal, failure or inability of any airline, or other provider of travel or tourism related services to provide services, facilities or accommodation because of Financial Default.

Emergencies and Claims □

- In the event of a medical emergency or if you require assistance in relation to this insurance coverage please contact the local telephone operator and ask for a reverse charge call to **AIG Assist +61 2 9251 4298**. This number can be called from anywhere in the world, 24 hours a day. The travel insurance policy and AIG Assist should only be used whilst on pre-approved University business travel.
- **Medical Expenses:** Ensure you obtain a receipt for any medical expenses incurred, including prescribed pharmaceuticals, while on authorised business travel. *Please note, it is particularly important where medical / hospital coverage is sought to contact AIG Assist to confirm coverage and conditions. A failure to call AIG Assist may result in a reduction of coverage under the policy*
- **Baggage Lost or Damaged in Transit:** Immediately report any damage to or loss of baggage to the airline or carrier used on your business travel. ***For lost baggage follow up daily with the airline/ carrier and make sure your contact details are provided.*** Include all correspondence and reports relating to your lost/damage baggage if you are submitting an insurance claim.
- **Theft/Stolen Items:** Report the theft of items to the local police within 24 hours and obtain a copy of the police report. If you are submitting an insurance claim include a copy of the police report, evidence supporting ownership (e.g. original receipts) and any receipts if the item has been replaced.
- **Travel to Restricted Areas:** Please consult the Department of Foreign Affairs & Trade's web site at www.dfat.gov.au/travel/ for travel advice and warnings on the countries/ areas to be visited. *Travel against DFAT advice may result in no travel insurance if the warning states "Do Not Travel".*

How to submit a Travel Insurance Claim

1. Complete a travel insurance claim form. Forms can be obtained from the Audit and Risk Management web-site at: <http://www.usyd.edu.au/risk/docs/insurance/TravelClaimForm.doc>
2. Submit the claim form to the Audit & Risk Management, Margaret Telfer Building K07, Room 361, together with:
 - a. a copy of your approved Travel Requisition (from Spend Vision)
 - b. all other relevant documentation (see above)

For further information, please refer to the Audit and Risk Management web-site at: <http://www.usyd.edu.au/risk/insurance/travel.shtml>

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