



INSURANCE OFFICE

CORPORATE TRAVEL INSURANCE

NAME OF INSURED

La Trobe University (LTU) and all related & affiliated bodies, institutions & associations.

INSURED PERSONS

1. LTU staff undertaking domestic and/or overseas Journey
2. Postgraduate students and undergraduate students undertaking domestic Journey
3. Undergraduate students undertaking overseas Journey which is fully paid by LTU
4. Postgraduate students undertaking overseas Journey
5. Any other person undertaking domestic/overseas Journey which is fully paid by LTU
6. Any other person undertaking domestic/overseas Journey arranged by LTU where LTU have agreed to provide travel insurance
7. Voluntary Workers whilst engaged in activities related to, authorised by and under the control of LTU.

For more information or clarification please contact the Insurance Office.

BENEFITS	Maximum Compensation
Accidental Death Permanent Total Disablement Other Permanent Disablement 5 x annual income to a maximum of (Compensation reduced to \$30,000 for Insured Persons with no surviving spouse/partner or dependent child)	\$1,000,000
Temporary Total Disablement (Injury and Sickness) Payable for up to 156 weeks and subject to an excess period of 14 days 100% of weekly income to a maximum of	\$5,000
Fractured Bones	\$5,000
Injury/Sickness Resulting in Surgery	\$20,000
Injury Resulting in Loss or Damage to Teeth	\$250

Overseas Medical & Evacuation Excess: \$50	Unlimited
Chubb Response 24/7	Included
Loss of Deposits, Cancellation & Curtailment Excess: \$50	Unlimited
Loss of Luggage, Money and Portable Electronic Equipment Deprivation of luggage Personal luggage Personal money and travel documents Portable electronic equipment	\$3,000 \$5,000 (excess: \$50) \$1,000 \$5,000 (excess: \$250)
Rental Vehicle Excess	\$7,500 Excess: \$50
Missed Transport Connection & Overbooked Flights Missed transport Overbooked flight	\$100,000 \$5,000
Personal Liability	\$5,000,000

GEOGRAPHICAL LIMIT: Worldwide

MAJOR PROVISIONS:

Alteration of Risk

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of damage, injury, liability, loss or sickness.

Precautions

The Insured Person must take all reasonable care to prevent or minimise damage, injury, liability, loss, accident or sickness, including complying with any law, by-law, ordinance or regulation that concerns the safety of persons or property.

Providing Proofs

The Insured Person must keep documents they will need in case of a claim. These proofs may include, but not be limited to, Invoices, statements or medical certificates, police or airlines report relating to a claim, injury reports, claim forms and any other relevant documentation which comes into an insured person's possession.

MAJOR EXCLUSIONS

We will not pay benefits, loss, costs or expense arising out of any:

- treatment or services covered by:
 - i. Medicare;
 - ii. any workers' compensation legislation;
 - iii. any transport accident legislation;
 - iv. any government sponsored fund, plan or medical benefit scheme; or

- v. any other insurance policy required to be effected by or under law;
- claim where the insured person refused to follow Chubb Response 24/7's instructions and directions;
- claim by any insured person who has attained the age of 85 years;
- insured person engaging in or taking part in:
 - i. flying in an aircraft or aerial device other than as a passenger in any aircraft licensed to carry passengers; or
 - ii. training for or participating in professional sport of any kind;
- intentional self-inflicted bodily injury, suicide or any illegal or criminal act committed by the insured person;
- Loss or damage of luggage, money or portable electronic equipment whilst the student or voluntary worker in within their country of domicile;
- amounts recoverable by the insured person from any other source.

For further details on emergency assistance, claims procedure or other travel insurance queries, please refer to the [Travel](#) section of the Insurance Office website or contact the [Insurance Office](#) at La Trobe University.

DATE: 01 July 2016