

Regardless of your status in the host country, prior to your departure overseas you are required by the University to have a travel (including health) insurance policy which includes cover for the following:

1. Medical, hospital and ancillary expenses for at least A\$500,000 (preferably higher if travelling to USA or Canada)
2. Cancellation of trip and additional expenses (due to your or a relative's health/illness, or other matter beyond your control)
3. Baggage
4. Medical evacuation to Australia or other place with suitable quality health services (necessary in some countries due to inadequate health care facilities)
5. Personal liability
6. Repatriation of mortal remains
7. Missed transport connection.

Depending on your likely activities, you should review the proposed policy exclusions to determine whether any affect you and if so, check if they can be covered. Examples are:

8. Sporting activities
9. Motorcycling
10. Pre-existing medical conditions.

The main point to stress is to make sure you review all exclusions and understand what is insured and what is not insured. **Insurance policies differ, therefore you should ensure the cover you finally arrange satisfies your requirements.**

Insurance should be purchased prior to paying the airfare in order to obtain the maximum benefit of the 'cancellation and loss of deposits' cover.

You can buy insurance through your travel agent or direct from an insurance company.

Some other matters you should check to determine your needs and/or understand your responsibilities are as follows:

- What is the excess? Can it be deleted or reduced?
- Do you have valuable items (e.g. personal computer, camera, etc.) for which you may need specific cover?
- What are the policy requirements regarding claims notification?
- What are the exclusions/restrictions (if any) under the luggage policy section?

Note: It is the student's responsibility to ensure 1-7 are included as part of their policy. It is highly recommended students also include benefits 8-10. The University takes no responsibility for insufficient coverage. A full copy of the policy is required before the University will release the Mobility Grant.