TRAVEL INSURANCE SUMMARY 2026-2027

Risk, Audit & Insurance
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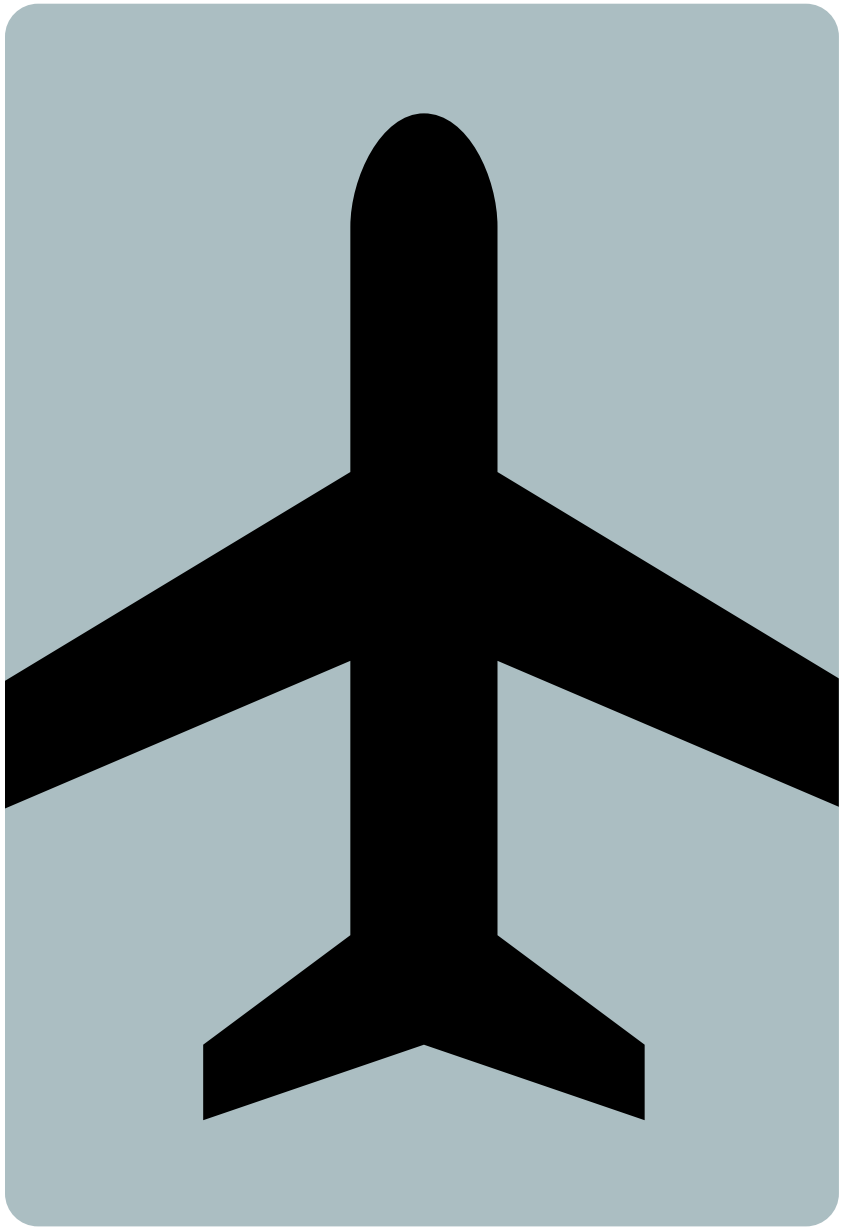
LA TROBE UNIVERSITY

November 2026



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INSURER & TRAVEL ASSISTANCE

Chubb Assistance

The University's Staff and Student Travel Insurance is placed with Chubb Insurance.

The policies respond to unforeseen accidents, losses, and additional expenses for staff and students whilst travelling both domestically and internationally for approved University travel.

Unless a claim involves inpatient hospital services or other substantial expense, claims are paid by reimbursement, not up-front payment.

The policy also provides access to emergency medical, security and travel assistance anywhere in the world, at any time, 7 day a week by calling **Chubb Assist** on **+61 2 8907 5995** quoting the following applicable policy number:

Staff: **02PO043151**

Students: **02PO043150**

Travellers should keep a copy of the Staff or Student Chubb Assistance Card to hand throughout their trip.



CHUBB ASSIST

Chubb Assist is a 24/7 Emergency Service which includes:

24/7 Travel Assistance
- visa requirements or extensions;
- assistance with what to do in the event of lost or stolen passports, travel documents, credit cards or luggage;
- assistance with what to do in the event of missed or cancelled connections;
- assistance with emergency travel arrangements;
- assistance locating embassies or consulates;
- translation and interpreting services;
- support and communication to employers, friends and family.

24/7 Medical Assistance
- immediate access to doctors or nurses for assistance and advice;
- arranging emergency medical consultation, ongoing monitoring and support;
- advice on the location of suitable, nearby medical clinics or other facilities;
- hospital admissions, emergency evacuations and repatriations;
- payment guarantees hospital/medical expenses;
- oversee dispatch of medications or medical supplies;
- liaison with family doctor;
- support and communication to employers, friends and family

24/7 Security Assistance
- immediate access to security experts or any security or safety concerns;
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident;
- concerns about identity being compromised due to a data breach.

WHO IS COVERED

STAFF

The policy provides cover for all University staff employed on a full time, part time, casual, honorary or volunteer basis when travelling on approved University business

STUDENTS

The policy provides cover for all enrolled students including, but not limited to; undergraduates, postgraduates and graduate researchers when travelling on approved University study or research

The policy also extends cover to their accompanying **Spouse/Partner** and/or **Dependent Child(ren).**

The policy will also cover any other persons travelling on University business when any part of the travel has been paid by the University.

Dependent Children *means under 19 years of age, or under 25 years of age while they are full-time students, and primarily dependent upon the Covered Person for maintenance and support*

Spouse/Partner *means a husband or wife and includes de-facto and/or life partner with whom the Covered Person has continuously lived with for a period of three (3) months or more*

WHEN DOES COVER APPLY



The policy covers trips undertaken on the business of the University, involving destinations 50km or more from the Staff member or Student's main campus or residence. The maximum duration of any one trip is;

Staff - 180 days

Students – 365 days

Coverage includes **Incidental Private Travel** which means private travel which is taken either side of, or during an approved University trip. However, the duration of incidental private travel must not exceed the duration of University travel.

WHAT IS COVERED

The University's Travel Insurance has 13 Sections. The 3 sections most frequently claimed are highlighted below.

Full policy details, terms & conditions can be found on the University internet and staff intranet

Section 4: Medical, Evacuation and Additional Expenses	Section 6: Cancellation & Disruption	Section 8: Baggage 7 Travel Documentation
Medical: medical costs incurred for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a doctor and reasonably and necessarily incurred as a direct result of bodily injury or sickness during travel. **Medical evacuation**: expenses incurred to evacuate the traveller to the most suitable hospital or to their home address following a bodily injury or sickness during their trip and is necessary on medical advice. **Additional Expenses**: reasonable additional expenses or forfeited travel, hotel or out of pocket expenses, necessarily incurred as a result of the traveller's bodily injury or sickness;	**Loss of Deposits:** the loss of travel and accommodation expenses paid in advance of a proposed trip, following the necessary alteration or cancellation of a trip due to unforeseen circumstances. **Cancellation & Curtailment:** reasonable unbudgeted additional or forfeited travel and accommodation expenses and/or out of pocket expenses due incurred to an unforeseen circumstance,	**Baggage & Business Property:** Cover for loss, theft or damage to baggage, jewellery, and/or business property up to $5,000. **Electronic Equipment:** Cover for loss, theft or damage to electronic equipment up to $5,000. **Deprivation of Baggage:** cover for the purchase of essential clothing and toiletries in the event the traveller's baggage is delayed, misdirected or temporarily mislaid for more the 8 hours.

WHAT IS NOT COVERED

The University's Travel Insurance is subject to the policy terms and conditions. The 3 most queried are listed below.

Full policy details, terms & conditions can be found on the University internet and staff intranet

Pre-existing medical conditions	Activities with a substantially increased risk of injury	DFAT level 4 Locations
The policy does not provide cover for pre-existing conditions, unless you: • have a 'fit to travel' certificate from your treating doctor stating it would be unexpected for any treatment to be required during travel.	The policy will not provide cover when engaged in: • flying/aerial activities other than as a passenger in an aircraft • training for or participating in professional sport • participating in adventurous activities without the use of a professional guide, such as mountaineering, white-water rafting or off-piste winter sports amongst others.	Unless agreed by Zurich prior to commencing travel; cover is excluded for travel to DFAT level 4 locations due to the increased likelihood of injury. You must check the DFAT rating of every planned destination prior to travel at Smart Traveller Essential travel to DFAT4 locations is assessed on a case-by-case basis, all requests must be submitted to the Insurance Office prior to commencing travel.

PRE-TRAVEL CHECKLIST

Prior to travel, please ensure you have completed the following steps

Plan trip

HOW TO CLAIM

Unless your claim involves inpatient hospital services or other substantial expense, claims are paid by reimbursement, not up-front payment. Therefore, it is important to collect and keep all documents relating to your claim (this may include receipts, medical reports, lost baggage correspondence and police reports)

Claims can be lodged directly with Chubb, by completing the claim form or via email or phone:

Chubb Insurance:

Email: ahclaims.au@chubb.com

Phone: 1300 722 032

Policy Numbers:

Staff: 02PO043151

Students: 02PO043150

Please contact the Insurance Office if you require assistance



Claim Process

Incident happens and loss incurred → Collate all documents relating to your claim → Complete claim form and submit to insurer → Insurer reviews claim. Additional evidence/ information may be requested → Claim is accepted or declined

THANK YOU

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