

La Trobe University - Staff and Students Travel Insurance Summary



Who is Covered?



Who is my insurer?



When am I covered?



When am I not covered?



What am I covered for?



Who supports me?



How do I claim?





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 coursework or research 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

Who is my insurer?



The University's Staff and Student Travel Insurance policies are placed with Zurich Insurance, giving you access to emergency medical, security and travel assistance anywhere in the world, at any time, 7 day a week by calling **Zurich Assist** on **+61 2 8907 5671**

Policy Numbers

Staff: **33-2351791-ZCT**

Students: **33-2351790-ZCT**



When am I covered?

Covered Journeys

A Covered Journey means a trip undertaken on the business of the University, which involves a destination 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

Your 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.



When am I not covered ?

DFAT 4 Destinations

Cover is excluded for travel to DFAT level 4 destinations due to the increased likelihood of injury. You must check the DFAT rating of every planned destination prior to travel at www.smartraveller.gov.au/destinations

Pre-existing medical conditions

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 while travelling

Activities with a substantially increased risk of injury

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.

COVID-19

Coverage for COVID-19 related claims are excluded, except for when;

- the covered person, contracts COVID-19 and is directed by a health authority to quarantine.

If your travel is disrupted by COVID-19, including sudden border closures, and you have neither contracted COVID-19 nor received a health authority order to quarantine, you will not be covered by insurance.



What am I covered for?

Your Travel Insurance has 15 sections. The 2 most frequency claimed are highlighted below. Full policy details can be found on the University Internet and Staff Intranet.

Section 4 - Medical & Additional Expenses and Cancellation & Curtailment Expenses - Unlimited

Reimbursement for medical, evacuation and additional reasonable expenses following a bodily injury or sickness. Examples include expenses for hospital, surgical or other diagnostic or remedial treatments.

Reimbursement for the non-refundable or unused portion of forfeited Travel Expenses paid in advance; or any necessarily incurred reasonable additional expenses as a result of unforeseen circumstance outside your control preventing you from either commencing or continuing a Journey

Section 7 – Baggage and Travel Documents - \$5,000

Reimbursement for loss of, theft of or damage to certain items of Baggage, Business Property, Electronic Equipment, Money or Travel Documents whilst on a Journey. Cover also includes reimbursement for the essential replacement of clothing and toiletries in instances where baggage is delayed, misdirected or temporarily mislaid by the transport carrier for more than eight (8) consecutive hours. In the event of theft, it must be reported to local authorities as soon as practicable and evidenced by police report from country of occurrence.



Who supports me during my journey?

If concerned about your immediate health or safety, call local emergency services, equivalent of Australia's 000 – These numbers should be saved in your phone

Also available is **Zurich Assist**, a 24-Hour Emergency Referral Service **Call +61 2 8907 5671** and quote your policy number: **Staff: 33-2351791-ZCT Students: 33-2351790-ZCT** for the following services:

- **Emergency Medical Consultation and Support:** Medical practitioners specialising in emergency medicine are on call 24 hours a day, 7 days a week, to provide you with medical support when the need arises.
- **24-Hour Medical Referral:** Assistance with referral to a hospital or medical facility, dentist, physician or pharmacy.
- **Evacuation Service:** If an evacuation is necessary, we'll make all the arrangements to repatriate you.
- **Guarantee of Hospital/Medical Expenses:** If you become hospitalised, we'll forward a letter of guarantee to the hospital covering all reasonable charges in relation to the hospitalisation.
- **Lost Document and Ticket Replacement Assistance:** If your travel ticket, passport or visa is lost or stolen while travelling, we'll assist in locating or replacing and forwarding the document(s) to you
- **Consular Referral/Liaison:** If requested, we'll contact the local police, diplomatic contacts and/or airline personnel to assist you in finding your lost item(s).



How to do make a claim?

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

Therefore, it's important to collect and keep all documents relating to your claim (this may include medical reports, lost baggage correspondence, police reports and receipts)

Claims can be lodged with the University's Insurance Office or directly through our insurer Zurich, via email or phone

University Insurance Office	Zurich Insurance Company
E: insurance@latrobe.edu.au	E: claims@csnet.com.au T: +61 2 8256 1770 Policy number Staff: 33-2351791-ZCT Students: 33-2351790-ZCT