

Staff and Student Travel to Country of Residence - Limited cover applies

Limited cover applies to students and staff of International background or dual citizenship who are accessing our Corporate Travel Insurance policy for trips to their Country of Residence. The Country of Residence is defined in our travel insurance policy as the country in or of which the insured person is naturalised, a citizen or permanent resident (i.e. holder of a multiple entry visa or permit which gives the insured person resident health care rights in such country).

This limited cover applies to Overseas Medical & Evacuation Expenses (see **Section 2** of the policy) and Political Unrest & Natural Disaster Evacuation (see **Section 12** of the policy).

Section 2 – Overseas medical & evacuation expenses - some limits apply

Medical & Evacuation Expenses means

3. Ongoing medical costs incurred after the insured person's return to their country of residence as a direct result of their bodily injury or sickness, for a period of up to twenty-four months from the date of the bodily injury or sickness. Cover for ongoing expenses incurred within the insured person's country of residence will be limited to twenty-five thousand dollars, unless such country of residence is Australia.
4. Reasonable expenses related to the repatriation of the insured person to the most suitable hospital or the insured person's country of residence; and
5. Reasonable expenses incurred outside of the insured person's country of residence:
 - i. For emergency dental treatment necessary to restore or replace sound natural teeth lost or damaged following an insured event under section 1 of the policy;
 - ii. To resolve acute, spontaneous and unexpected onset of pain; or
 - iii. The repair, replace or adjust dentures up to a maximum of two thousand and five hundred dollars, provided those expenses are incurred as a direct result of the insured person's bodily injury;

Provided in each case it is necessary on medical advice given by and organised through Chubb Assistance in accordance with Section 3 of the policy.

Section 12 – Political Unrest & Natural Disaster Evacuation – this cover is excluded entirely

Chubb will pay the actual, necessary and reasonable expenses incurred:

1. To return the insured person to their country of residence or the nearest place of safety using the most reasonably available method of transport, provided that prior approval has been obtained by Chubb Assistance,
2. For reasonable accommodation costs for up to twenty-one days if the insured person is unable to return to their country of residence, provided that prior approval has been obtained by Chubb Assistance.

Exclusions to Section 12 include:

2. The insured person failing to produce or maintain immigration, work, residence or similar visas, permits or other similar documentation;
5. The insured person being evacuated from their country of residence.

In summary,

- Ongoing medical expenses resulting from bodily injury or sickness will be capped at \$25,000.
- The repatriation costs will be nil as the staff member or student will already be in their country of residence.
- No cover will be provided for dental, dentures or the sudden onset of pain not following a specific incident of bodily injury.
- Evacuation necessary due to Political Unrest & Natural Disaster from the country of residence is excluded. The staff member or student would need to respond to the emergency along with the rest of their community.
- Cover for all other policies (**Sections 1 & 3-11**) will not be affected.

If you are a staff member or student entitled to access resident health care rights in multiple countries then the above limitations/exclusions applied to all of those countries. Below is a list of some (but not limited to) countries with universal health care:

Africa

Algeria
 Botswana
 Burkina Faso
 Egypt
 Ghana – citizens must pay for health insurance which is subsidised by the government.
 Mauritius
 Morocco
 Rwanda – premiums paid based on income. 94% of population is covered.
 Seychelles
 South Africa
 Tunisia

Asia

Bhutan – patients with complex health issues are referred to hospitals in India.
 Georgia
 Hong Kong
 India – Public Hospitals are free but often lack hygiene.
 Israel
 Macau
 Peoples Republic of China
 Singapore

Sri Lanka

Taiwan
 Thailand

Europe

Austria
 Croatia
 Czech Republic
 Denmark
 Finland
 France
 Germany
 Greece
 Guernsey/ Jersey
 Iceland
 Ireland
 Isle of Man
 Italy
 Luxembourg
 Netherlands
 Norway
 Portugal
 Romania
 Russia and Soviet Union – Public health system considered well below Western standards.
 Serbia
 Spain
 Sweden

Switzerland
 United Kingdom (England, Northern Ireland, Scotland and Wales)

North America

The Bahamas
 Canada
 Costa Rica
 Cuba
 Mexico
 Panama
 Trinidad and Tobago
 USA – Massachusetts only

South America

Argentina
 Brazil
 Chile – All workers and pensioners are mandated to pay 7% of their income for health care insurance.
 Colombia
 Peru

Oceania

Australia
 New Zealand

For the full copy of the policy along with other information relating to the insurance, please refer to <http://www.latrobe.edu.au/insurance/travel>