

# STUDENT CORPORATE TRAVEL INSURANCE FAQ

*Note: This is an information sheet only and NOT an insurance policy or insurance advice.*

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## 1. What is the student travel insurance?

La Trobe University has organised a Corporate Travel Insurance policy to cover students whilst they're overseas on authorised university travel. This policy is complimentary to a maximum of 365 days.

## 2. What if my travel period is over 365 days?

Please contact the insurance office at [insurance@latrobe.edu.au](mailto:insurance@latrobe.edu.au) for assistance.

## 3. Is leisure travel permitted?

Leisure travel is any private travel you undertake before and/or after your authorised study / business commences. The University policy permits leisure travel for a duration of up to a maximum of **10** days in total per approved trip.

## 4. What if my leisure travel is going to be greater than what is permitted?

You will need to organise your own private travel insurance to cover your entire leisure travel period. La Trobe has organised an option with Chubb Insurance to provide LTU students with a comprehensive insurance policy for an affordable price. To access this please refer to the following link:

<https://uni.chubbtravelinsurance.com/ltu>

Once you have booked your additional insurance to cover your entire leisure travel period please notify [insurance@latrobe.edu.au](mailto:insurance@latrobe.edu.au) of your travel itinerary.

Please note, you are free to purchase travel insurance from another insurance provider, however other providers may require you to purchase insurance for the entire trip duration.

## 5. Who do I call in an emergency?

In the event of any emergency please contact the local authorities in the first instance.

If you require assistance and are not in immediate danger, please contact Chubb Assistance. They are the emergency assistance provider of the insurer and are staffed by a team of highly trained experts 24 hours a day / 7 days a week. The number is reverse charge accepted:

**Chubb Assistance**  
**+61 2 8907 5995**

## 6. What does my La Trobe University travel insurance policy cover?

The travel insurance policy covers a wide range of things. The most notable are:

- Accidental bodily injury
- Emergency medical expenses
- Medical repatriation
- Lost, stolen, or damaged property – including lost baggage, cancellation of flights
- Loss of deposits and additional expenses
- Personal liability from damage to third persons or property

For further details please contact the insurance office – [insurance@latrobe.edu.au](mailto:insurance@latrobe.edu.au)

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## **7. What about Pre-Existing Conditions?**

The travel policy will generally provide cover for unforeseen medical and cancellation costs associated with your pre-existing condition should you become ill or injured whilst you are overseas, provided that you:

- have a 'fit to travel' certificate
- are not going against doctors' advice
- are not travelling to seek medical assistance/treatment

The policy does not cover routine check-ups or procedures.

## **8. What if I need to return home early?**

If you need to return home due to an injury, family emergency, or some other unforeseen reason please contact Chubb Assistance first on their emergency number shown above.

## **9. If I have to cancel my trip before I go, am I covered by insurance?**

If you cannot go due to unforeseen illness, family emergency, or some other unforeseen reason then you can claim under the policy.

## **10. What if my plans change whilst I am overseas?**

Please contact the [insurance@latrobe.edu.au](mailto:insurance@latrobe.edu.au) and your course coordinator with your changed itinerary. From there they will be able to help you if any changes need to be made to the LTU study program. Any costs incurred due to voluntary changes to travel cannot be claimed under the insurance.

## **11. How do I make a claim on the policy?**

In the case of an emergency please contact Chubb Assistance immediately on the number provided above.

All other claims can be lodged directly through Chubb via phone by calling **1800 803 548** or by lodging a claim online via the following means:

### **Lodging a Claim online with Chubb:**

- a) Go to the website <https://www.chubb.com/au-en/claims/>
- b) Click on "Report an Accident & Health Claim"
- c) Click "Lets get started"
- d) Once you have all the information / documentation listed on the screen, click "I'm ready"
- e) Read the claim report process and click "Got it! Start my claim now"
- f) Type in the respective policy number: **93131586**
- g) Complete the Online Claim form, upload all supporting documents, and submit.
- h) Chubb will then liaise directly with you.

**All claims must be lodged within 90 days of you returning from your journey**

## **12. Is there an excess that I will have to pay?**

Multiple excesses apply as outlined below:

Medical, Evacuation and Additional Expenses: Nil  
Loss of Deposits: \$50

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Cancellation and Curtailment Expenses:	\$50
Baggage and Travel Documents:	\$50
Electronic Equipment:	\$250
Money and Travel Documents:	\$50

## **13. Is there anything else I should do before I travel?**

Before you travel you should:

1) Register with WorldAware

La Trobe university students have access to a pre-departure risk management service called WorldAware. WorldAware works alongside Chubb Assistance providing live up-to-date country intelligence of over 240 destinations worldwide. This includes news, travel health advice, risk advice, and email alerts.

To register with **WorldAware** follow the below instructions:

- a) Please go to <https://my.worldaware.com/affiliates/chubbau/>
  - b) Go to 'Register'
  - c) Use your La Trobe University policy number: **93131586**
  - d) Click 'Proceed'
  - e) Complete the registration form
  - f) Download the red24 App (**TravelKit**) on your mobile device via the App Store or Google Play.
- 2) Ensure you have the appropriate visas to enter the country you will be travelling to including countries you may be transiting through.
- 3) Read the Travel Insurance Policy Wording and Schedule of Benefits and ensure it is suitable for your needs.
- 4) Ensure you have arranged travel insurance to cover your **entire** leisure travel period, if your duration of leisure travel is above the permitted maximum of 10 days per approved trip.
- 5) Contact the insurance office at [insurance@latrobe.edu.au](mailto:insurance@latrobe.edu.au) if you have any questions about insurance coverage.
- 6) Please refer to <https://www.smarttraveller.gov.au> for general travel advice.