

TRAVEL INSURANCE SUMMARY 2025-2026

Risk, Audit & Insurance
insurance@latrobe.edu.au

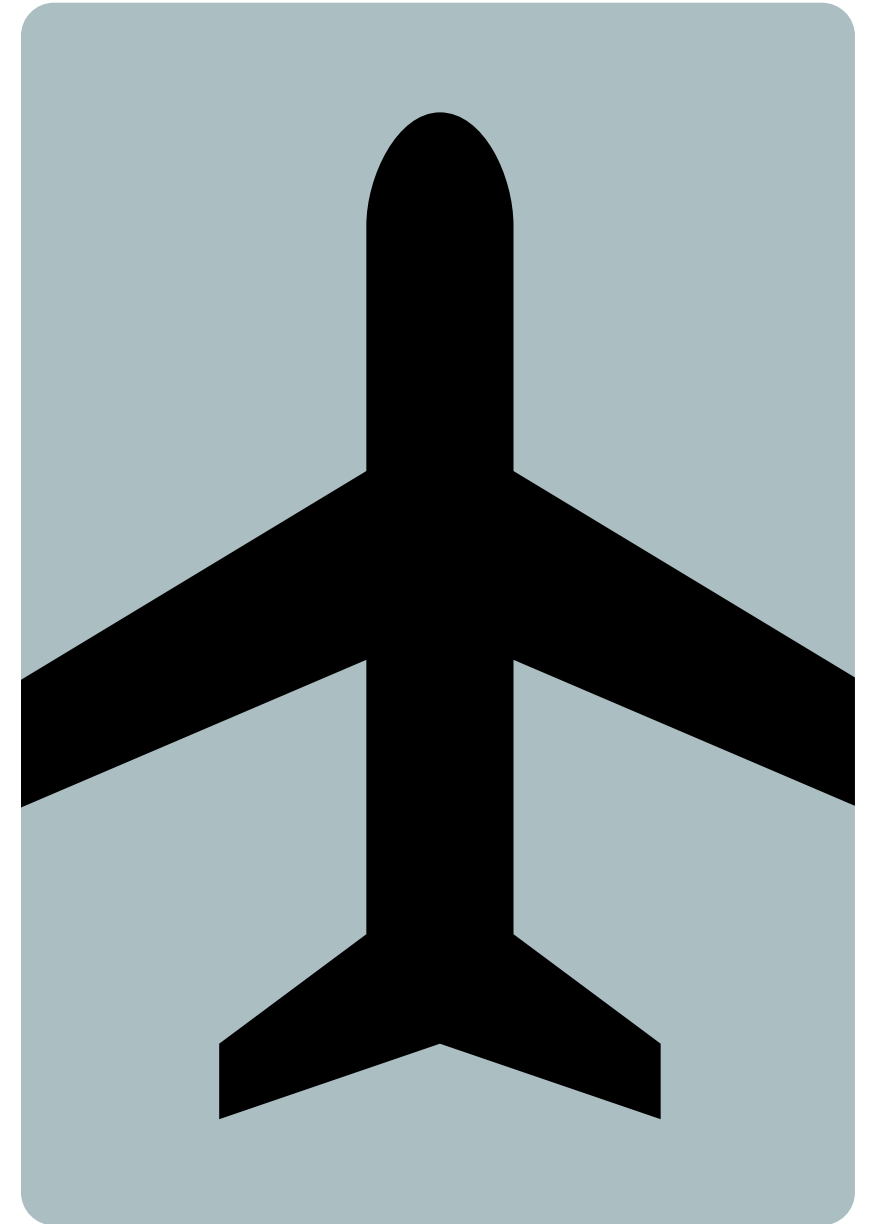


March 2025



CONTENTS

	PAGE
INSURER AND TRAVEL ASSISTANCE	3
ZURICH ASSIST	4
WHO IS COVERED	5
WHEN DOES COVER APPLY	6
WHAT IS COVERED	7
WHAT IS NOT COVERED	8
PRE-TRAVEL CHECKLIST	9
HOW TO CLAIM	10





The University's Staff and Student Travel Insurance is placed with Zurich 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 [Zurich Assist](#) on [+61 2 8907 5671](#) quoting the following applicable policy number:

Staff: [33-2351791-ZCT](#)

Students: [33-2351790-ZCT](#)

Travellers should keep a copy of the [Staff](#) or [Student](#) Travel Assistance Card to hand throughout their trip.

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

Travel Assistance: Assistance in the event of lost travel documents, emergency travel arrangements, locating embassies or consulates

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.

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).

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 18 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 & Additional Expenses	Section 6: Cancellation & Disruption	Section 7: Baggage, Electronic Equipment & Money
<p>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.</p> <p>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.</p> <p>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;</p>	<p>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.</p> <p>Cancellation & Curtailment: reasonable unbudgeted additional or forfeited travel and accommodation expenses and/or out of pocket expenses due incurred to an unforeseen circumstance,</p>	<p>Baggage & Business Property: Cover for loss, theft or damage to baggage, jewellery, and/or business property up to \$5,000.</p> <p>Electronic Equipment: Cover for loss, theft or damage to electronic equipment up to \$5,000.</p> <p>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.</p>

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
<p>The policy does not provide cover for pre-existing conditions, unless you:</p> <ul style="list-style-type: none">• have a 'fit to travel' certificate from your treating doctor stating it would be unexpected for any treatment to be required during travel.	<p>The policy will not provide cover when engaged in:</p> <ul style="list-style-type: none">• 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.	<p>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.</p> <p>You must check the DFAT rating of every planned destination prior to travel at Smart Traveller</p> <p>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.</p>

PRE-TRAVEL CHECKLIST

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



Plan trip

- Plan travel – create draft itinerary
- Obtain approval from your manager
- Ensure passport is valid
- Check you have any necessary visas and relevant documentation
- Check DFAT rating of intended destinations (DFAT level 3 and 4 destinations require SEG approval)



Book and log travel

- University funded travel must be booked via FCM
- A Pre-Trip Approval must be submitted via FCM for all non-University funded business travel



Check Insurance coverage

- Ensure all planned activity is covered (not considered 'High Risk')
- If you have pre-existing medical conditions, check the policy requirements
- Ensure duration of business and incidental private travel meet the policy limits
- Check cover for any accompanying travellers



Collate travel documentation

- If you have pre-existing medical conditions, obtain 'fit to travel' certificate from your treating medical practitioner
- Download a copy of the Staff or Student Travel Assistance Card



Commence Travel

- Enjoy your 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 Zurich, via email or phone:

Zurich Insurance:

E: claims@csnet.com.au

T: +61 28256 1770

Policy Numbers:

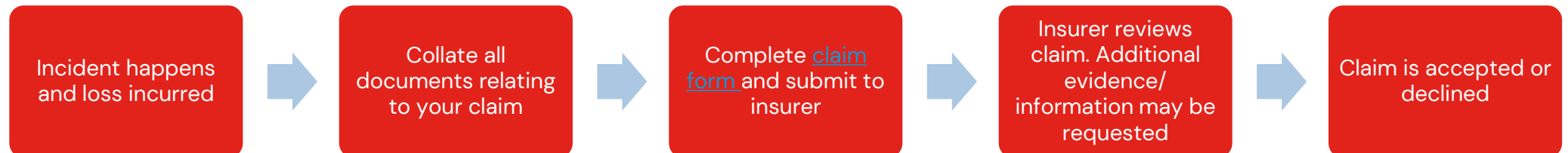
Staff: **33-2351791-ZCT**

Students: **33-2351790-ZCT**

Please contact the [Insurance Office](#) if you require assistance



Claim Process



THANK YOU