

Question	Answer
<p>The policy period expires before my return date, am I still covered?</p>	<p>Yes - If your journey commences during the current corporate travel insurance policy period but continues beyond 31 October, the current policy when you commence your travel will continue to apply.</p>
<p>The Period of Insurance on my confirmation of cover letter does not include my entire study abroad period, am I still covered?</p>	<p>Yes – the corporate travel insurance policy is renewed annually on 31 October of each year. The policy that was current when you commenced your study abroad travel will continue to apply. An updated confirmation of cover can be obtained by contacting the Travel Operations Team (traveloperations@curtin.edu.au) in early November if this is required.</p>
<p>What dates am I covered for?</p>	<p>You are covered for the period of your Curtin approved business / activity. Cover dates extend to flights that allow the traveller to arrive and depart within a reasonable time to arrive and depart from the approved business / activity destination.</p> <p>Approved Destination means: within the country of the approved destination of the business / activity. Destination is limited to the country and further restricted by relevant state or equivalent.</p>
<p>How do I obtain cover if my trip is more than 180 days?</p>	<p>Please contact the Curtin Travel Operations Team (traveloperations@curtin.edu.au) who will review your request.</p>
<p>Am I covered during the weekends?</p>	<p>Yes - the corporate travel insurance policy will cover you for the duration of your approved travel dates at the Curtin approved business / activity destination including weekends and public holidays falling within the approved travel dates. Travel outside of the approved destination will not be covered by the Curtin Travel Policy, However, you can purchase additional private travel insurance from Chubb with 10% discount here:</p> <p>https://uni.chubbtravelinsurance.com/curtin</p> <p>The University is not in a position to recommend, or verify, the integrity of external and independently operated insurance facilities. If you wish to consider taking out such a policy you are obliged to exercise your own due diligence and undertake the necessary enquiries, to ensure that their products will be sufficient for your unique, individual requirements.</p>

I want to spend time travelling before and/or after my approved travel dates, how do I insure my private travel?

You can purchase additional insurance by following the Insurer link which can assist you in obtaining a quote with 10% discount:

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

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Am I covered if I travel outside of the country of my approved travel?

No – you are only covered within the country of the approved destination of the business / activity and further restricted by state or equivalent.

I'm already overseas and decide to travel to different country for the weekend, how can I obtain insurance?

Generally, insurers will not allow you to purchase leisure travel insurance once you have left Australia, however if you do require assistance with this, please visit the following Insurer link which can assist you in obtaining a quote with 10% discount:

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

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Am I covered if I undertake activities deemed to be high risk such as snow skiing, water sports, mountaineering, abseiling or rock climbing?

The University's corporate travel insurance policy does not include cover for activities deemed high risk such as, but not limited to, snow skiing, some water sports, mountaineering, abseiling or rock climbing, etc. In addition, please note that there is no cover in the event of injury when using jet skis, e-bikes, e-scooters and other self-propelled unregistered motorised vehicles. Please read the terms and conditions of the activity before participating to determine if there is any insurance cover offered by the vendor in the case of a claim.

What does the policy define as Professional Sports?

The Professional Sports exclusion relates to any sporting activities which you receive payment for your performance.

Am I covered for vehicle hire insurance?

You are required to make sure the hire vehicle is insured but you do not have to take out additional insurance to reduce the excess in the event of damage / accident. The Hire Company's Insurance excess is covered under the corporate travel insurance policy. The corporate travel insurance policy will reimburse the cost of the hire company's

number:

Phone: +61 2 9372 2468

Member Number 12AYCA656047

Is ISOS the travel insurance company?

No, they are a 24-hour medical and security assistance company. Simplified, insurance takes care of the bills behind the scenes and ISOS help to keep Curtin travellers safe, healthy and secure around the world.

ISOS can initiate an insurance claim and arrange direct billing for medical assistance they facilitate for Curtin travellers on approved business / activity. Please note that if you contact ISOS and are not on Curtin approved travel, you will be responsible for any charges incurred.

If you have an insurance claim, please contact insurance@curtin.edu.au

Am I covered if I have a pre-existing medical condition?

As long as the treating physician gives the traveller approval to travel (such as a medical certificate stating that the traveller is fit to travel) they will have cover under the University's Corporate travel insurance policy for medical expenses and cancellation/curtailment costs that relate to their condition.

However, there is no cover for the approved traveller for any lump sum death benefits or any other benefits (such as Bodily Injury) under Personal Accident & Sickness, that are related to a Pre-Existing Condition (the cover does still apply for this section for anything unrelated to the Pre-Existing Condition). However, there is no exclusions for specific Pre-Existing Medical conditions under Section 4 – Medical & Additional Expenses & Cancellation & Curtailment Expenses, only that the Insurer will not pay any expenses:

- (a) incurred where a Journey is undertaken against the advice of the Covered Person's treating Doctor who has certified that the Covered Person is unfit to travel, or if the sole purpose of the Journey is to enable the Covered Person to seek medical attention for a Pre-Existing Condition;
- (b) incurred for any medication or ongoing treatment for a Pre-Existing Condition and which medication or treatment the Covered Person has been advised to continue during travel;
- (c) incurred for routine medical, optical or dental treatment or consultation.

A Pre Existing Condition means any physical or mental defect, condition, illness, or disease, whether diagnosed or not, for which:

- (a) in the twelve (12) months prior to the person becoming a Covered Person, the Covered Person:
 - i. had an emergency department visit, was hospitalised, or had a day surgery procedure;
 - ii. required prescription medication from a Doctor;

- iii. had regular reviews or check-ups with a Doctor;
 - iv. underwent investigation and is awaiting diagnosis and/or test results,
- and which defect, condition, illness or disease remains uncured and/or in respect of which there is a reasonable prospect of recurrence; or
- (b) the Covered Person is exhibiting symptoms at the time of booking the Journey which would cause a reasonable person to consider they might have an underlying condition and to seek the advice of a Doctor.

Am I covered if travelling while pregnant?

Yes – so long as you are not travelling against medical advice or travelling when you are unfit to do so. Should complications of pregnancy arise, Curtin’s Corporate travel insurance policy will respond for the medical expenses incurred when travelling for Curtin approved business / activity.

This does not include any expenses for regular medical check-ups or re-filling prescription medication for a pregnancy whilst travelling.

Confirmation of Medical advice is as simple as obtaining a fit for travel certificate from a Medical practitioner.

My host University requires an Insurance Waiver, how do I get this?

To obtain a waiver, the Travel insurance policy needs to comply with the waiver requirements.

You will need provide Aon (curtininsuranceteam@aon.com) with the following at least 15 days prior to your departure:

- document from the host university outlining the requirements that must be met
- Your full name (as per passport)
- Curtin ID Number
- Curtin approved business / placement dates

It is at the discretion of your host university whether they deem the Curtin corporate travel insurance policy cover sufficient to meet their local insurance requirements. Please note that some jurisdiction requirements extend beyond the coverage that is offered on the current policy and local cover may need to be purchased at the cost of the traveller.

Does the travel insurance have any age restrictions?

Yes - the corporate travel insurance policy provides full cover for travellers under 75 years of age and reduced cover for travellers up to 85 years of age. If you are over 85 years of age, please contact Aon (curtininsuranceteam@aon.com) at least 10 days prior to departure to obtain confirmation of insurance cover.

Am I covered if I contract COVID or for COVID related expenses whilst travelling?

Yes – If whilst on an overseas journey, a traveller contracts COVID-19, the corporate travel insurance policy provides cover for medical expenses incurred for the treatment of COVID-19 including medical evacuation back to the home

country if required. Please note the traveller has a duty to take reasonable care to prevent a loss under the Travel policy and must take appropriate action to avoid or minimise any potential exposure to COVID-19. Medical Expenses incurred whilst on an interstate journey within Australia will be covered by Medicare.

Yes – cover is provided by the Travel policy for Loss of Travel or Accommodation Expenses, Cancellation or Curtailment costs following the necessary alteration or cancellation of the travellers trip due to:

- 1) the travellers unexpected death from COVID-19
- 2) the traveller contracting COVID-19 which results in the traveller being certified by a Doctor as being unable to commence the trip as planned; or
- 3) the traveller, a Close Relative or travelling companion of the traveller being directed by the relevant health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19; or
- 4) a Close Relative or travelling companion of the traveller contracting COVID-19 or their unexpected death from COVID-19

Cover for COVID is provided on the basis that claims result from an unforeseen circumstance outside the control of the traveller.