

Curtin University

Travel Insurance Summary

The Curtin Corporate Travel Insurance policy is in place with the Insurer, Chubb Insurance Limited. It provides cover for approved Curtin travellers on university business/study related travel. The information below is a summary of the Corporate Travel insurance held by the University. Please note that information regarding this policy is for guidance only. All insurance policies are subject to policy terms, conditions, exclusions and limitations as specified in the policy wording, and nothing in this document affects their force.

The information below is a summary of the Corporate Travel Insurance held by the University for Category C Travellers.

Policy Type	Corporate Travel
Policy Number	05PP009792
Insurer	Chubb Insurance Australia Limited
Period of Insurance	Renews annually on 31 October
Geographical Limits	Worldwide
Clams Lodgement	to: A&HClaims.AU@chubb.com cc: curtininsuranceteam@aon.com
Emergency Assistance	International SOS: +61 2 9372 2468 Membership no. 12AYCA656047

Who is Insured

Covered Persons	All students and volunteers of the Policyholder, resident in their Country of Residence who are not otherwise covered under Category A or B Covered Persons, including their Accompanying Spouse/Partner and/or Dependent Child(ren).
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Definition of Journey

Journey Definition	<p>Journey means a business trip involving travel exceeding a radius of fifty (50) km from the Covered Persons normal place of residence or business premises, undertaken and authorised by the Policyholder, and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be one hundred & eighty (180) days.</p> <p>Please note that in the case of fly in and fly out travel, the Journey (or trip) resets once you return to your normal place of residence or business premises and a new journey starts once you leave again.</p>
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Schedule of Benefits

The benefits included are summarised below subject to the terms and conditions within the policy wording:

Personal Accident & Sickness	
Part A – Lump Sum Benefits	
Accidental Death - Event 1	
Lump Sum Benefit	\$150,000
Non-Salaried: up to maximum of	\$75,000
Dependent Children	\$25,000
Spouse/Partner	\$150,000
Bodily Injury – Events 2-19	
Lump Sum Benefit	\$150,000
Non-Salaried: up to maximum of	\$75,000
Dependent Children	\$150,000
Spouse/Partner	\$150,000
Part B – Bodily Injury Benefits	
Resulting in Surgery – Events 20-24	\$20,000
Weekly Benefits – Events 25-26	\$2,000 x 156 weeks
Not Exceeding % of Covered Persons Salary	85.00%
Excess Period	7 days
Part C – Sickness Benefits	
Resulting in Surgery – Events 27-30	\$20,000
Weekly Benefits – Events 31-32	Not Insured
Part D – Fractured Bones	
Lump Sum Benefits – Events 33-41	\$3,000
Part E – Loss of Teeth or Dental Procedures	
Lump Sum Benefits - Events 42-43	\$2,000
Limit per Tooth	\$250
Personal Accident & Sickness Additional Benefits	
Corporate Image Protection	\$15,000
Dependent Child Supplement	
Lump sum per Dependent Child	\$5,000
Maximum benefit any one family	\$15,000
Independent Financial Advice	\$7,500
Spouse / Partner Retraining Benefit	\$15,000
Partner Accidental Death Benefit	\$25,000
Tuition or Advice Expenses	
Per month	\$750
Maximum number of months	6 months
Fee Help	\$10,000
Kidnap & Ransom / Extortion Cover	
Maximum per event	\$1,000,000
Sub Limit	
Trauma Counselling	
Per Visit	\$500

Maximum per Covered person	\$10,000
Hijack & Detention	
Daily Benefit	\$1,000
Maximum number of days	50 days
Maximum amount payable	\$50,000
Legal Costs	\$50,000
Medical & Additional Expenses & Cancellation & Curtailment Expenses	
Medical & Additional Expenses	
Sum Insured	Unlimited
Excess	Nil
Sub Limits	
Dentures	\$2,500
Ongoing Medical Expenses outside of Australia	\$50,000
Reasonable Funeral Expenses	\$50,000
Cancellation & Curtailment Expenses	
Sum Insured	Unlimited
Excess	Nil
Additional Benefits	
Continuous Worldwide Bed Confinement	
Daily Benefit	\$250
Maximum number of days	30 days
Financial Solvency	Not Applicable
HIV/AIDS contracted through Bodily Injury or Accident	Not Applicable
Trauma Counselling	
Per Visit	\$500
Maximum per Covered Person	\$10,000
Emergency Assistance	
International SOS	
Loss of Deposits	
Sum Insured for Curtin Approved Travel Only	Unlimited
Excess	Nil
Baggage, Electronic Equipment & Money	
Baggage/Business Property	
Sum Insured	\$15,000
Excess	Nil
Limit any one item	\$15,000
Deprivation of Baggage	\$5,000
Electronic Equipment	\$15,000
Excess	\$250
Fraudulent use of Money/Travel Documents	\$3,000
Money/Travel Documents	\$5,000
Excess	Nil
Additional Benefits	
Keys and Locks	\$2,000
Identity Theft Extension	\$20,000
Alternative Employee/Resumption of Assignment Expenses	
Sum Insured	\$20,000
Personal Liability	

Sum Insured	\$10,000,000
Additional Benefits	
Court Attendance	
Daily Benefit	\$100
Maximum Benefit	\$1,000
Rental Vehicle Excess Waiver	
Sum Insured	\$10,000
Additional Benefits	
Excess and/or claim reimbursement	\$2,000
Motor Vehicle Hire	
Weekly Benefit	\$500
Maximum Benefit	\$2,500
Extra Territorial Worker's Compensation	
Weekly Benefit per Covered Person	\$1,000
Damages, Costs & Expenses, any one accident	\$1,000,000
Missed Transportation Connection	
Sum Insured	\$10,000
Overbooked Flight	
Sum Insured	\$2,500
Political & Natural Disaster Evacuation	
Evacuation Expenses	\$50,000
Reasonable Accommodation Costs	
Per day	\$250
Maximum number of days	14 days
Search & Rescue Expenses	
Per Covered Person	\$20,000
General Provisions Applicable to the Policy	
Aggregate Limits of Liability	
Personal Accident & Sickness & Kidnap & Ransom / Extortion Cover	\$10,000,000
Sub Limits of Liability	
Non-scheduled aircraft	\$5,000,000
War and/or Civil War - Maximum Liability for any one Event	\$500,000
War and/or Civil War - Total Liability for all claims under the Policy during any one Period of Insurance	\$1,000,000
Section 4 Extension - Financial Insolvency	Not Insured
Section 11 - Extra Territorial Workers' Compensation	\$2,000,000
Section 14 - Political & Natural Disaster Evacuation	\$250,000
Section 15 - Search & Rescue Expenses	\$100,000

Pre-Existing Conditions

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.

Essentially, there is no cover for the approved traveller for any lump sum death benefits or any other benefits 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;
- (c) 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;
- (d) incurred for routine medical, optical or dental treatment or consultation;

What does this mean?

Essentially, as long a doctor 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 Travel policy for medical expenses and cancellation/curtailment costs that may relate to their condition.

COVID-19 Coverage

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

- (1) The section of the Policy titled Section 4: Medical & Additional Expenses and Cancellation & Curtailment Expenses is amended by adding the following exclusion under the sub-section titled Section 4:

Exclusions:

4.10(g) with respect to 4.2 Cancellation & Curtailment Expenses directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

Provided that this exclusion shall not apply in respect of claims for 4.2 Cancellation & Curtailment Expenses, if

- (a) during the Period of Insurance; and
- (b) while the person is:
 - (i) a Covered Person; and
 - (ii) on a Journey,

the Covered Person necessarily forfeits or incurs reasonable additional:

- (c) travel,
 - (d) hotel, or
 - (e) out-of-pocket expenses (including the use of Frequent Flyer or similar rewards points, as described in Section 6), as a result of:
 1. the Covered Persons unexpected death from COVID-19; or
 2. the Covered Person contracting COVID-19 and being certified by a Doctor as being unable to continue the Journey as planned; or
 3. the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to continue the Journey as planned; or
 4. the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to continue the Journey as planned; or
 5. a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned, We will reimburse the Policyholder or the Covered Person on the same basis as specified under 4.2 Cancellation and Curtailment Expenses, provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person.
- (2) The section of the Policy titled Section 6: Loss of Deposits is amended by adding the following exclusion under the sub-section titled Section 6: Exclusions:
- 6.6 (i) directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.
- Provided that this exclusion shall not apply in respect of claims for Section 6: Loss of Deposits, if:
- (a) during the Period of Insurance; and
 - (b) while the person is a Covered Person,
- the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of a Journey due to:
1. the Covered Persons unexpected death from COVID-19 prior to the Journey commencing; or
 2. the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or
 3. the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to commence the Journey as planned; or
 4. the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned; or
 5. a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under Section 6: Loss of Deposits, provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person.

General Exclusions

These General Exclusions automatically apply to all Sections of the Policy unless they are expressly stated not to apply in relation to a particular cover under the Policy.

- ▶ The insurer will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which:
 - a) results from a Covered Person engaging in or taking part in:
 - i. lying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers or which the Covered Person believes on reasonable grounds is licensed to carry passenger; or
 - ii. training for or participating in Professional Sport of any kind;
 - b) results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner and/or Dependent Child, provided that this General Exclusion does not apply to the Policyholder, a Covered Person, a Spouse/Partner or a Dependent Child who is not the perpetrator of such act, or who did not know or condone any such act;
 - c) results from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in Australia or a Covered Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan. For the purpose of Section 1, this General Exclusion does not apply to Bodily Injury sustained as a result of Hijack (as defined in Section 3), riot, strike or civil commotion.
 - d) are covered by Medicare in whole or in part, or are covered by any:
 - i. workers compensation legislation;
 - ii. transport accident legislation;
 - iii. government sponsored fund, plan or medical benefit scheme; or
 - iv. other insurance policy required to be effected by or under law;
 but only to the extent that such loss, damages, liability, Event, Bodily Injury, or Sickness is covered by one or more of those schemes;
 - e) would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), the Private Health Insurance (Health Insurance Business) Rules as updated from time to time or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.
 - f) would be a violation of any trade or economic sanction, prohibition or restriction, including under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United States of America or Commonwealth of Australia as applicable.

How to make a claim

To make a claim , you will need to take the following steps:

1. Complete the complete the Corporate Travel Claim Form.
2. When completed please forward the Claim Form, along with your supporting documentation, to riskmanagement@curtin.edu.au for submission to Curtin's Insurer.
3. Note there is a Policy Excess of AUD250.00 applicable to the Electronic Equipment section of the Policy.
Excess periods also apply in respect of Weekly Benefits and Continuous Worldwide Bed Confinement.

Please note:

If you are in an Emergency and require immediate assistance, please contact the following immediately:

In Australia: Call 000

Outside Australia: Call International SOS +61 2 9372 2468.

Membership number 12AYCA656047

For queries regarding the claims process or policy please contact Curtin's Risk, Compliance and Audit team at riskmanagement@curtin.edu.au.

This document provides a summary of the benefits, restrictions and important terms and conditions applied to the policy by the insurer. To the extent that any material in this document may be considered advice, it does not take into account your objectives, needs or financial situation. You should consider whether the advice is appropriate for you and review any relevant Product Disclosure Statement and policy wording.