

## UTS TRAVEL INSURANCE GUIDE

<b>Insurer</b>	AIG Australia Limited - ABN: 93 004 727 753 Policy No: <b>2200104584</b>
<b>Insurance Claims – Dedicated Help Line</b>	<b>Fullerton Health Corporate Services (formally CSN-Corporate Services Network)</b>  Phone No: 02 8256 1760  Email: <a href="mailto:claims@fullertonhealthcs.com.au">claims@fullertonhealthcs.com.au</a> or via: <a href="http://uts.csnet.com.au">http://uts.csnet.com.au</a>  Website: <a href="http://www.fullertonhealth.com.au">http://www.fullertonhealth.com.au</a>
<b>Emergency Number</b>	<b>International SOS</b>  <b>Australia</b> +61 2 9372 2468  Email: <a href="mailto:sydopsmed@internationalsos.com">sydopsmed@internationalsos.com</a> Website: <a href="http://www.internationalsos.com">www.internationalsos.com</a>  Call the nearest International SOS (ISOS) Centre  <b>London</b> +44 20 8762 8008  <b>Philadelphia</b> +1 215 942 8226  <b>Singapore</b> +65 6338 7800
<b>UTS membership number</b>	12AYCA000095
<b>UTS Insurance</b>	Phone: +612 9514 4788 or +612 9514 4670  Email: <a href="mailto:Insurance@uts.edu.au">Insurance@uts.edu.au</a>

### Important Notes:

- The guide is summary of the insurance cover only. For policy wording and schedule for its full Terms and Conditions are available on our website: <http://www.uts.edu.au/current-students/opportunities/overseas-opportunities/corporate-travel-insurance>
- The policy is **pay and claim policy**. Meaning students will have to pay upfront and then claim for reimbursement at [claims@fullertonhealthcs.com.au](mailto:claims@fullertonhealthcs.com.au)
- Claims will be assessed as per the terms and conditions of the policy.
- Students must allow for emergency cash to deal with unforeseen circumstances. (Recommended minimum amount is \$1500).
- UTS or ISOS is not insurance company and cannot guarantee payment on your behalf for non-emergency matters.
- ISOS is travel advisory and emergency assistance body.
- Students have a choice to go to ISOS recommended private clinic or public clinic for non-emergency medical matters.

## Corporate Travel Insurance

- Students on approved travel are covered under UTS Insurance. The policy provides for a **maximum** of 365 days of cover.
- The period of cover is defined by your travel coordinator and you are strictly only covered by UTS insurance for that period. Anything outside those dates will not be covered.
- **Only UTS can authorise your study travel.** STA, ISOS or AON etc. are not UTS spokespeople. They are external service providers engaged by UTS.
- If you go off to another country during semester break to do a bit of travelling you will be covered as long as it falls within the period of your approved study travel.
- Please be aware you will not be covered outside the defined study travel period.
- It is your responsibility to organise your own insurance when travelling outside the **approved** period.
- If you choose to keep travelling once your study period is over you will need to buy your own private travel insurance. Please refer to the **UTS Private Leisure Travel Procedure** for guidance. This is only a recommendation however you don't have to get your insurance through them but they may be able to offer you a discount for being a UTS student. ACE Insurance Limited, A Chubb Company is our corporate travel insurer if you wish to keep the same insurer for your private travel.
- If you continue to travel beyond the 365 day period, there is no cover under the policy. One of your options is to return to Australia and then commence travel again, in which case you can have an additional 365 days of cover – this is only if you are travelling for **approved study purposes**. In some cases, depending on the length of the extension, we may be able to extend the cover for a week or so, but this needs to be agreed by the insurer **prior** to the number of travel days exceeding 365 days.
- For all non-emergency claims students will be required to pay for the expenses upfront and will need to submit online claim (refer to section **making a claim**). Note: all claims will be settled as per the terms and conditions of the policy.

## What you are covered for

- Overseas medical expenses, including overseas medical evacuation expenses
- **Non-Medicare medical expenses for domestic travel. (Excludes medicare gap)**
- Ongoing medical expenses in Australia for 12 months. (Applies to overseas travel)
- Repatriation expenses.
- Loss of Deposit & Additional Expenses
- Personal Items
- Missed transport connection
- **PLEASE NOTE:** For those of you who have a **pre-existing medical** condition the policy does not cover the cost of maintaining your health but does cover any emergencies arising from the pre-existing condition. Email [insurance@uts.edu.au](mailto:insurance@uts.edu.au) to disclose any pre-existing medical condition prior to travel.

## Overseas Medical Expenses

- All reasonable medical expenses incurred due to injury or sickness, resulting in hospital, surgical or remedial treatment given or prescribed by a **registered and legally qualified medical practitioner** will be covered. This includes Emergency Optical treatment and Emergency Dental treatment.
- Normal or routine optical and or dental treatment is not covered.
- Maintenance of a pre-existing medical condition is not covered.
- Claims arising out of cavities are not covered as cavities are caused due to lack of dental health maintenance over a period of time.

## Ongoing Medical Expenses in Australia

- All reasonable medical expenses incurred due to injury or sickness, which were first treated outside Australia during the period of approved travel by a **registered and legally qualified medical practitioner**, are covered.
- Note: Medicare gap is not covered under the policy.

## Personal Liability

- The policy covers damages, compensation and legal expenses up to a specified amount for which you might become legally liable. This includes:
- Bodily injury including death or illness of another person.
- Loss or damage to property

Do not accept liability under any circumstance. Provide contact details of your travel coordinator or email [Insurance@uts.edu.au](mailto:Insurance@uts.edu.au)

## Exclusions

- The policy does not respond if students are going back to their home country/usual place of residence outside Australia. Health system of their home country should cover them.
- Any expenses recoverable from any other source.
- Medical expenses incurred more than 12 months after the date of injury, or in the case of sickness, after the date on which medical expenses were first incurred.
- The policy does not cover for Medicare gap for medical treatment undertaken in Australia as a result of injuries incurred overseas.
- Pre-existing condition/s
- Expenses incurred whilst travelling against medical advice or with a terminal condition diagnosed prior to travel.
- The policy does not cover for any contractual obligations in relation to mobile phone purchases. (E.g. monthly cap instalment under contract).
- The policy does not cover for injuries resulting from participating in professional sports. Professional sports means sports for which you receive any fee or monetary reward as a result of your participation.
- The policy does not cover for dental claims resulting from cavities or due to lack of regular dental health maintenance. Only emergency dental treatment is covered.
- The policy does not cover for any vaccinations or any precautionary measures.
- If required to return home due to an emergency, **ISOS must** be contacted first to ensure cover.
- The policy does not cover trips that exceed 365 days duration.
- The policy does not cover loss of personal property that has been left unattended or unsupervised. Also, loss or theft of valuables including money that is stored in checked in luggage during a trip is not covered.
- Acts of war, including civil war and acts of terrorism. This may include demonstrations or civil protests relating to declarations of war.
- Air travel in an aircraft which is not properly licensed or where you are not a passenger.
- Intentional self-inflicted injury or suicide.
- Pregnancy or childbirth (except for an unexpected medical complication or emergency occurring during the first 30 weeks of the pregnancy).
- Sexually transmitted diseases, AIDS or HIV.
- Radioactive contamination or radioactivity in any form whatsoever, whether occurring naturally or otherwise.
- Any criminal or intentional illegal act by yourself or UTS

## Making a Claim

- For all insurance claims you have to **pay first and then lodge a claim** unless it is an emergency. The emergency cases are managed by ISOS.
- A \$200 excess is payable on each and every claim, except medical claims. Medical claims are free of charge. Excess means the first amount of each and every loss payable by the insured person.
- Any **cash advance** received from ISOS or UTS must be reported when making a claim.
- To submit a claim please contact Fullerton Health Corporate Services (formerly Corporate Services Network (CSN) on +61 2 8256 1760 or email [insurance@uts.edu.au](mailto:insurance@uts.edu.au).
- You will need to complete a claim online at <http://uts.csn.net.com.au> and provide supporting documentation. This may include reports, receipts, police reports or a police report number, transport provider's reports, valuations or proof of ownership and copies of your itinerary and authority to travel. In order to improve the efficiency in the processing of your claim, if a report or any supporting documentation is written in a foreign language, if you are able to, provide a brief translation in English.
- Call the dedicated Help Line if you require assistance with your online claim.

Note: all claims will be settled as per the terms and conditions of the policy.

## Important Information

- We may collect, use, manage, store and provide access to your personal information to our insurance broker and insurer. Should your personal information be incorrect or out of date, you undertake to inform us immediately. UTS is only responsible for organising insurance for

## Frequently Asked Questions (FAQs)

- **Do I have to pay for medical costs first and then make a claim?**

Yes. You have to pay for medical expenses first and then lodge a claim with CSN. The claim will be assessed as per the terms, conditions and exclusions of the policy and settled accordingly.

- **Am I covered for pre-existing medical conditions?**

No. The expense incurred to manage / treat a pre-existing medical condition is not covered. However, costs relating to any **emergencies** arising out of pre-existing conditions are covered.

- **Can I claim for vaccinations/flu shots that I take prior to travel?**

No. Costs incurred for precautionary measure are not covered.

- **Are medicines purchased over the counter covered?**

No. Only prescribed medicines by a legally qualified medical practitioner are covered.

- **What if I have to return home due to illness or death in the family?**

Before booking your flights you **must** contact **ISOS** to get approval to be covered. Please note where the death or illness in the family is of a person aged over 75 years of age, the costs of returning home will not be covered.

- **What is a dental emergency?**

Dental emergency arises due to an unforeseeable circumstance (an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause) and a registered and legally qualified dentist provides treatment for the relief or

management of the resultant dental pain. Claims arising out of cavities are not covered as cavities are caused due to lack of dental health maintenance over a period of time. Any claims arising out of lack of dental health maintenance are not covered. Cover is not provided for routine dental check-ups or procedures (for instance teeth cleaning, filling of cavities, cosmetic dentistry etc.).

▪ **What is an optical emergency?**

Optical emergency arises due to unforeseeable circumstance (an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause) where treatment is provided by registered and legally qualified medical practitioner or optician. Cover is not provided for routine optical treatment & check-ups.

▪ **Personal Items, laptop, digital camera etc. covered?**

- The policy covers accidental loss or damage of accompanied luggage, personal effects, portable business equipment (including laptops and mobile phones) that occurred during the approved travel period.
- Mislaid luggage by any carrier for more than 8 consecutive hours.
- Travel Documents for non-recoverable cost of replacing.
- Credit Card Frauds
- Money – cash, bank or currency notes, cheques etc
- Each personal item has a limit of \$5,000. If you have any one item valued at more than \$5,000 please notify insurance.

▪ **Stolen Sim Cards**

The policy does not cover any contractual liability that you may have with the mobile service provider. If any payments are outstanding as you are on a plan, this will not be covered.

▪ **What if I miss my flight?**

If due to unforeseen circumstances that are not in your control means you cannot travel and lose your deposit on airfares, accommodation etc that you have already paid for, the policy will cover for those losses. International SOS must be informed in advance of your situation.

▪ **What if my travel is longer than 365 days?**

Travel of more than 365 days is not covered. Students are required to come back to Australia and renew their insurance cover or organise their own insurance cover overseas prior to their departure. Insurers will not consider any extension to the policy beyond 365 days if you are already overseas.

▪ **Does the policy cover weekends and public holidays?**

Yes. It covers for weekends and public holidays that fall within the approved period.

▪ **If I have to see a doctor do I have to pay upfront for the fees?**

Yes. You do have to pay upfront and then lodge a claim.

▪ **Are sporting activities like scuba diving, skiing covered?**

Yes. Provided there is no monetary reward for your participation.

▪ **Will I be reimbursed for the expenses incurred in returning to my Country of Residence due to the unexpected death, serious injury or sickness of a relative?**

Yes. Prior approval from the Insurer is required.

The policy defines Country of Residence to mean;

**a)** the country the Insured Person is a citizen or permanent resident of (i.e. holder of a multiple entry visa or permit which gives the Insured Person resident health care rights in such country); or

**b)** The country in which the Insured Person is residing on an overseas expatriate assignment. A relative means the spouse, parent, parent-in-law, grandparent, step-parent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law,

Relative means;

Son-in-law, fiancée, fiancé, half-brother, half-sister, aunt, uncle, niece or nephew of the Insured Person, provided such person(s) are under 80 years of age and reside in the Insured Person's Country of Residence.

Therefore, if there is a serious illness of a relative in Australia and the student is studying in London, the policy will provide cover for costs to return back to Australia. However if the student is from Australia and are studying in London and there is a serious illness of a relative in South Africa, then the policy will not cover the costs for the student to fly to South Africa.

### **Non-Emergency Events**

- Any assistance provided by **International SOS** for non-emergency events may not be covered by UTS Insurance nor will UTS be willing to pick up the cost. This should be clearly communicated to Students.
- Advice received on phone from **International SOS** is free.

### **Emergency Events**

- In the case of an emergency, contact the closest International SOS Centre.

### **Examples of Insurance Emergency**

- You are taken to the hospital due to a medical emergency.
- You are required to return to Australia due to sickness/death in the family.
- Your passport/credit cards or important documents are stolen or lost.