



STUDENTS OVERSEAS TRAVEL - INSURANCE INFORMATION
(Excluding Students undertaking GU Exchange Programs)
FOR DEPARTURES ON or AFTER 1st NOVEMBER 2014

- I have read Griffith University Travel and Insurance guidelines and understand that whilst I am covered by the University's Corporate Travel Insurance Policy, certain deductibles, exclusions and general exclusions apply to activities whilst travelling.
- Where exclusions and deductibles apply, these costs will be borne by me personally
- My failure to abide by the policy conditions may impact on my ability to claim under the policy, and that any such expenses will be borne by me personally.
- I do not suffer from any preexisting medical condition that may impact on my ability to travel. Failure to declare any preexisting medical condition may result in a claim being rejected.
- I hereby authorize my medical records to be released in the event of a medical emergency whilst overseas. I understand that if I subsequently choose to withhold such records, then where my actions impact on coverage, any costs will be borne by me personally.
- Students are covered by the Corporate Travel Policy for their entire period of their business journey, up to a maximum of 360 days in total. No additional vacation, private or leisure travel is covered prior, during or post journey. It is recommended that private travel insurance is obtained for private component of the journey.
- I have access to additional funds in the event of an emergency for minor medical treatment or dental costs up to \$500. A claim can be lodged on your return to seek reimbursement.
- Students are NOT covered for medical, dental costs and additional expenses or forfeited travel, hotel or out-of-pocket expenses, if returning to their country of origin/homeland, unless the student is a citizen, permanent resident or they hold a multiple entry visa or permit which gives the student residence rights in Australia.

In extreme cases, the university may cancel an overseas journey and require the student to evacuate from a location if the university becomes aware of circumstances which it considers threaten the student's health, safety and well-being whilst overseas. In such cases the relevant student is expected to make plans to leave as soon as possible.

TRAVEL WARNINGS

In the current climate, international travel on University business may be restricted. The University is concerned for the health and well-being of its travelers. All students planning overseas travel must check if any Department of Foreign Affairs and Trade warnings apply to the intended destination(s). The advice contained in the warnings must be followed. Travel may not be approved to areas under current Department of Foreign Affairs and Trade warnings "Do not travel" or "Reconsider your need to travel" or if insurance cover is not available.

Name (print).....Signature.....

Duration of journey From..... To.....

Please note all insurance cover referred to in this advice or any attachment is subject to the terms, conditions, limitations and exclusions contained in the relevant policy wording. A full policy wording can be obtained from the Insurance & Risk Management Office by contacting pfsinsurance@griffith.edu.au

SCHEDULE OF BENEFITS

ACE Insurance Policy No 04PP007668

| Benefit | Amount |
|---|---|
| Death and Capital Benefits | \$80,000 |
| Repatriation Expenses of mortal remains | \$25,000 |
| Injury resulting in Surgery – Lump Sum | \$20,000 |
| Weekly Benefits – 156 weeks - 7 Days Excess Period | Up to 85% of Salary to Max \$250 p.w. |
| Injury resulting in Dental Procedures | \$5,000 |
| Injury in Fractured Bones | \$10,000 |
| Kidnap & Ransom | \$500,000 |
| Hijack & Detention | |
| - Daily Benefit | \$200 |
| - Maximum Days | 30 |
| - Legal Costs | \$10,000 |
| Medical and Additional Expenses (outside Australia) | Unlimited |
| Repatriation Expenses due to Accident or Illness | Unlimited |
| Cancellation or Curtailment Expenses | Unlimited |
| Continuous Bed Confinement | |
| - Daily Benefit | \$50 |
| - Maximum Days | 60 |
| Emergency Assistance | Included |
| Loss of Deposits | \$20,000 |
| Baggage/Business Property | \$20,000, Limit \$5,000 any one item Excess \$100 |
| Electronic Equipment | \$10,000 Excess - \$250 |
| Deprivation of Baggage | \$3,000 |
| Money/Travel Documents | \$5,000 |
| Personal Liability | \$10,000,000 |
| Rental Vehicle Excess Waiver | \$5,000 |
| Missed Transit Connection | \$5,000 |
| Political Evacuation | \$20,000 per person, \$100,000 annual aggregate |

EXCLUDED COUNTRIES

The insurer will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which 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 Emergency Assistance whilst on your Overseas Journey

Contact International SOS immediately for urgent medical, travel or other assistance during the journey by telephoning reverse charge (from overseas) (61) (2) 9372-2468, Quote Griffith University's Membership number 12AYCA000069. You can access International SOS web page for security & medical information on your travel destination. Staff and students can print an "International SOS Member Card" which is to be used in case of medical, security or other emergencies.

How to Make a Claim

Travel Insurance is arranged with ACE Insurance Policy No 04PP007668. On return to Australia, claim forms and lodgment procedure are available on the Finance web page pfsinsurance@griffith.edu.au - [Insurance & Risk Management – Forms.](#)

University Contacts

Insurance & Risk Management Office, Bray Centre, Nathan Campus pfsinsurance@griffith.edu.au
Phone +61 (0)7 3735 7971 or +61 (0)7 3735 7970 Fax +61 (0)7 3735 6521