

**THE UNIVERSITY OF MELBOURNE**  
**BUSINESS TRAVEL INSURANCE POLICY NO: 02PP011296**



**Summary of Benefits \***

(\* This "Summary" is provided for general information only and is not a substitute for the actual Policy Wording. You should read the Policy for a complete list of all benefits, terms, conditions and exclusions. You may obtain a copy of the Business Travel Insurance Policy Wording and Product Disclosure Statement from the UoM Insurance Office web-site.)

<b>INSURED PERSONS</b>	<b>A</b>	Council and Committee Members, Honorary Research Fellows, Honorary Employees, Directors, Employees and Consultants of the University.
	<b>B</b>	Accompanying Spouse/ Partners and Dependent Children of Insured Persons.

Access to cover is provided for University Business / Course Related Travel, including –incidental private travel (subject to terms and conditions). Please read the Policy Wording & Product Disclosure Statement located at the University – Insurance office Web-site link below - for full particulars: <a href="http://www.unimelb.edu.au/corposerv/insurance/forms.html">http://www.unimelb.edu.au/corposerv/insurance/forms.html</a>	<b>A</b>	<b>B</b>
	University Employees & Consultants	Spouse/ Partners & Dependent Children

▪ **SECTION 1: Personal Accident and Sickness**  
 Provides access to cover whilst on a Journey for a broad range of specified Events including:

- Lump sum benefits for an Injury resulting in death, disablement & loss/use of senses &/or body parts.
- Benefits for Injury resulting in fractured bones.
- Loss of income as a result of Injury. (Ace insurance cover. Coverage under separate London Policy increases this level of protection.)

Part A	Lump Sum Benefits	Table of Events 1 - 19		\$ 350,000	\$ 200,000
Part B	Weekly Benefits (Injury)	85% Salary	7 Days Excess Period	\$ 1,000 / 156 weeks	\$ 250 / 104 wks
Part D	Injury Resulting in Fractured Bones			\$ 2,000	\$ 2,000

▪ <b>SECTION 2: Kidnap &amp; Ransom / Extortion</b>	Maximum Per Event	\$ 500,000	\$ 500,000
(Ace Insurance cover. Coverage under separate London Policy increases this level of protection.)			
▪ <b>SECTION 3: Hijack and Detention</b>	Daily Benefit ( Max. 60 Days ) / Legal Costs	\$100 / \$ 3,000	\$100 / \$ 3,000
(Ace Insurance cover. Coverage under separate London Policy increases this level of protection.)			

Kidnap and Ransom/Extortion  
 Access to cover for expenses, including Extortion/Ransom Monies, relating to the Kidnapping of an Insured Person whilst on a Journey (subject to exclusions).  
Hijack and Detention  
 Access to a distress allowance if an Insured Person is Hijacked or Detained as a result of a Hijack for more than 12 hours whilst on a Journey (subject to exclusions). When a Kidnap / Extortion / Detention / Hijack Event has occurred – or is believed to have occurred - the University of Melbourne representative must advise, as soon as possible :  
 The Insurer - via *Special Contingency Risks Limited* – London: 44 (0) 7699 391 710 ( 24 Hours.) - Quoting - Policy No: OL 512688 CR.

▪ **SECTION 4: Medical & Additional Expenses and Cancellation & Curtailment Expenses**

<b>Medical Expenses</b> ( Outside Australia.)	Policy Excess: \$ 1,000 - Applied Per Person: \$ 50 / Event.	Unlimited Cover	Unlimited Cover
<b>Cancellation / Curtailment Expenses</b>	Policy Excess: \$ 1,000 - Applied Per Person: \$ 50 / Event.	\$ 100,000	\$ 100,000
<b>Continuous Bed Confinement</b>	( Over 48 Consecutive Hours.) ( Maximum Days = 100.)	\$ 50 / Day	\$ 50 / Day

Provides access to cover for specified medical & additional expenses if an Insured Person suffers an Accidental Death, Injury or Sickness whilst on a Journey. An extra benefit is also available if an Insured Person is confined to bed by a doctor for more than 48 consecutive hours during Insurance Period.

▪ **SECTION 5: ACE Assistance**

In the event that an Insured Person requires assistance whilst on a Journey, access to Emergency Assistance is provided for services such as replacing lost or stolen passports, emergency evacuation assistance, interpreter access and referral, tracing delayed luggage or medically supervised repatriation (conditions apply). PLEASE NOTE: – Contact should be made Direct - with the ACE 24 hour Assistance Line ( 61 2 ) 9929 2210 for specific assistance on all travel emergency matters whilst travelling overseas.	Included	Included
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▪ **SECTION 6: Loss of Deposits** Any one Insured Person - Any One Event

Provides access to cover for specified pre-paid Travel and Accommodation costs should a Journey be cancelled due to Unforeseen Circumstances outside an Insured Person's control (subject to exclusions).	\$ 10,000	\$ 10,000
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■ <b>SECTION 7: Baggage / Business Property, Electronic Equipment &amp; Money/Travel Documents, Deprivation of Baggage</b>			
Baggage / Business Property ( Limit \$ 5,000/ Item.)	Policy Excess: \$ 1,000 – Per Person: \$ 50	Limit \$ 20,000	Limit \$ 20,000
Electronic Equipment	Policy Excess: \$ 1,000 – Per Person: \$ 50	Limit \$ 8,000	Limit \$ 8,000
Deprivation of Baggage ( In Excess 8 hours)	Policy Excess: \$ Nil.	Limit \$ 1,000	Limit \$ 1,000
Money / Travel Documents	Policy Excess: \$ 1,000 – Per Person: \$ 50	Limit \$ 2,000	Limit \$ 2,000
Access to cover up to the amounts listed below for loss or theft of, or damage to an Insured Person's Baggage, Business Property, Electronic Equipment and Money/Travel Documents (conditions and exclusions apply).			

■ <b>SECTION 8: Alternative Employee / Resumption of Assignment Expenses</b>		
Access to Alternative Employee Expenses or Resumption of Assignment Expenses as the direct result of an Insured Person whilst on a Journey sustaining an Accidental Death or suffering a Serious Injury or Serious Sickness OR a claim being admitted under Cancellation/ Curtailment Expenses in Section 4.	\$ 20,000	NO COVER

■ <b>SECTION 9: Personal Liability</b> Any one Insured Person – Any One Event		
Access to cover in the event the Insured Person becomes legally liable to pay damages in respect of either bodily injury to any person or loss / damage to property & such injury or damage is caused by an accident.	Limit \$ 10,000,000	Limit \$10,000,000

■ <b>SECTION 10: Rental Vehicle Excess Waiver</b>		
Access to cover in the event that the Insured Person during the Period of Insurance and whilst on a Journey, rents or hires a Rental Vehicle AND that Rental Vehicle is involved in a collision whilst under the control of the Insured Person OR the Rental Vehicle is stolen or damaged. As part of the arrangement for the rent or hire of the Rental Vehicle, the Insured Person must take all comprehensive motor vehicle insurance (including excess or deductible coverage) offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the Rental Vehicle during the rental period.	\$ 5,000	\$ 5,000

■ <b>SECTION 11: Extra Territorial Workers Compensation</b>			
Access to cover where an Insured Person sustains an Accidental Death or suffers an Injury or Sickness in respect to compensation benefits consequently payable under any Workers' Compensation Legislation arising out of or in course of their employment OR Common Law	Weekly Benefits	\$ 1,000	NO COVER
	Damages, Costs & Expenses	\$ 1,000,000	NO COVER
	Aggregate Limit of Liability	\$ 2,000,000	NO COVER

■ <b>SECTION 12: Missed Transport Connection</b> Any one Insured Person - Any One Event		
Access to cover for reasonable extra expenses incurred to enable an Insured Person to use alternative scheduled public transport services to arrive at a business meeting or conference on time if they miss their transport connection due to Unforeseen Circumstances outside their control (conditions & exclusions apply).	\$ 2,000	NO COVER

■ <b>SECTION 13: Political Evacuation</b> Any one Insured Person		
Access to cover for the cost of returning an Insured Person to their country of residence or the nearest place of safety following the need to leave the country they are in due to being expelled or officials recommending that an Insured Person leave the country.	\$ 20,000	\$ 20,000

<b>Aggregate Limit of Liability</b>	Any One Period of Insurance / Non-Scheduled Aircraft	\$ 5,000,000 / \$ 500,000
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**THE UNIVERSITY OF MELBOURNE**  
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**HOW TO MAKE A CLAIM.**



1.	<p><b>(NON-EMERGENCY) CLAIMS</b>  insured under the University of Melbourne's Policy - must be submitted to the University's Insurance Office -  [ PH: 61. 3. 8344 3444 – FAX: 61. 3. 8344 4497 ] at : <b>University Insurance Office</b>  <b>2<sup>nd</sup> Floor, Old Geology South Building</b>  <b>The University of Melbourne. Vic. 3010.</b></p> <p>as soon as possible - after completion of the journey .</p>
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2.	<p><b>EMERGENCY CLAIMS –</b>  Use ACE 24 hour Assistance Line (612) 9929 2210 for specific assistance on all travel emergency matters whilst traveling overseas.  You can also visit the ACE Assistance website <a href="http://www.aceassistance.com">www.aceassistance.com</a></p>
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**The following items must be included with your Claim**  
\*\*\* Failure to provide these items may result in delays in processing your claim \*\*\*

1.	<p><b>Cancellation charges, Loss of Deposit Claim</b>  The original Tickets / Vouchers - if a refund is not obtainable.  Doctors / Hospitals Certificate specifying exact nature of condition suffered by Injured / Sick person.  Letter from Travel Agent verifying total cost of Journey, value of unused portion of journey, cancellation charges incurred and total amount of refund received.</p>
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2.	<p><b>Overseas Medical, Dental and/or Hospitalisation Claim</b>  Original Doctor's / Hospital accounts and receipts together with details relating to medical benefit refunds.</p>
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3.	<p><b>Emergency Expenses Claim</b>  Receipts and / or Tickets relating to additional expenses incurred.  Doctor's / Hospital Certificate specifying exact nature of condition suffered by injured / Sick person.  Letter from Travel Agent / carrier verifying reason for additional expenses and / or any refund applicable.</p>
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4.	<p><b>Luggage, Personal Effects Claim</b>  Report or letter from authority i.e. Police, Airline confirming the loss occurred and the amount of compensation provided.  Receipts, Guarantee Certificates, Instruction Manuals, Valuation Certificates, Bankcard or Credit Card Vouchers or other proof of purchase for items claimed.  Bank Statements, transaction receipts or other <u>proof of cash</u> claimed.  Quotations for replacement items claimed for repair or replacement.</p>
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5.	<p><b>Accidental Death Claim</b>  The Original Policy Document. Original of the Death Certificate which will be returned to you.  Copy of Coroner's Depositions and Findings (if applicable).  Original Birth Certificate which will be returned to you.</p>
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6.	<p><b>Personal Liability Claim</b>  Letters or Demands of a claim made against you.</p>
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7.	<p><b>Rental Vehicle Collision and Theft Excess Cover Claim</b>  The Rental Agreement.  Company in respect of the excess or deductible.  Documentation evidencing payment of excess or deductible.  The vehicle repair invoice.</p>
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**General Requirements**

1.	<p><b>For liability claims</b></p> <ul style="list-style-type: none"> <li>- Do not make any admission or offer.</li> <li>- Request the claim against you be put in writing.</li> </ul>
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2.	<p>All losses under <b>luggage and travel documents</b> must be reported to local authorities within 24 hours and written acknowledgement obtained.</p>
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3.	<p>In respect of <b>medical claims</b> you should submit claims to your private health provider prior to lodgment with ACE.</p>
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4.	<p>Immediately report any <b>luggage loss or damage</b> to the airline or carrier involved and submit a claim to them. In some instances they may be responsible for damage and or loss.</p>
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