

# University Travel Insurance

<b>INSURED:</b>	The University Of Wollongong, UOW Pulse, UOW College & UOW Enterprises	
<b>POLICY PERIOD:</b>	From:	4pm on the 31st December, 2023
	To:	4pm on the 31st December, 2024
<b>TERRITORIAL LIMIT:</b>	Worldwide	
<b>INSURER:</b>	AIG Australia Limited	
<b>POLICY WORDING:</b>	AIG Corporate Travel Lifeline Plus PDS	
<b>INSURED PERSON(S):</b>	<p>(1) Council members including Governing Body, Chancellor, Deputy or Vice Chancellor, Director General of Education, Members appointed by the Governor-In-Council, Committee Members, Board Members of the Guild, Members of Foundations whilst on University Business including Accompanying Spouses/Partners and Dependent Children whilst on authorised business travel</p> <p>(2) Employees of the Policyholder including Accompanying Spouse/Partners and Dependent Children whilst on authorised business travel of the Policyholder but only in respect of overseas trips.</p> <p>(3) Honorary Employees &amp; Visiting Lecturers during the period of their tenure as a visiting Lecturer.</p> <p>(4) Voluntary Workers whilst on the business of the Policyholder.</p> <p>(5) All Students undertaking journeys associated with postgraduate and undergraduate studies, University business or practicum</p> <p>(6) All Employees, voluntary and honorary Employees (including lecturers) of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Children, Accompanying Spouse and Dependent Children</p>	
<b>NOMINATED PERSONS:</b>	Nil	
<b>AGGREGATE LIMIT OF LIABILITY</b>	(General Conditions – Number 7)	
	7 (a) Total Liability	\$ 5,000,000
	7 (b) Unscheduled Flights	\$ 1,000,000
	7 (c) Kidnap Ransom & Extortion	\$ 1,000,000
	7 (d) Personal Liability	\$10,000,000
	7 (e) Loss of Deposits and Additional Expenses	Not Applicable
<b>DEDUCTIBLE:</b>	Business Equipment:	\$250
	Any Claim (including Business Equipment):	\$250
	In respect of personal or non-associated leisure travel trips:	\$250
<b>DEFINITION OF TRAVEL:</b>	<p>Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined:</p> <p>TRAVEL means travel undertaken on the business of the Insured which is authorised by the Insured and shall include associated leisure travel provided always such travel involves a destination outside a radius of 50 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.</p> <p>TRAVEL automatically extends to provide cover for Spouses and/or Dependent Children departing after the Insured Person who are travelling directly to join and remain with the Insured Person for the remainder of the Travel. It shall also provide cover for Spouses and/or Dependent Children who have been travelling with the Insured Person but are departing to returning directly to Australia before the Insured Person.</p> <p>TRAVEL also means personal or non-associated leisure travel for Directors, Chief Financial Officer, Chief Executive Officer, Chief Operating Officer, Company Secretary and Nominated (Named) Executives and their accompanying Spouse and Dependent Children provided always such travel involves:</p>	

- a flight or pre-booked overnight stay,
- an Interstate destination, or
- a destination outside Australia

**PERIOD OF INDIVIDUAL COVER:**

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of;

- 365 consecutive days in respect of business travel trips
- 42 consecutive days in respect of personal or non – associated leisure travel trips

or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

**AGE LIMITS:**

This Policy does not cover any event which happens to an insured person unless he or she at the date of such event is under 101 years of age or is under 75 years of age in respect of

- (a) Section 5 - Personal Injury Event 2. Permanent Total Disablement,
- (b) Section 5 - Events 21 & 25 - Temporary Total Disablement and Event 22 - Temporary Partial Disablement.

Cover under section 5A Events 1-19 will be limited as under for the respective age bands of an insured person:

- (a) 75 years or over and under 80 years – the lesser of \$500,000 or the amount shown as per policy schedule

- (b) 80 years or over and under 90 years – the lesser of \$250,000 or the amount shown as per policy schedule

- (c) 90 years or over – the lesser of \$25,000 or the amount shown as per policy schedule If you are outside of these ages we will consider cover on an individual application basis

Section		The Schedule of Compensation Applicable under each Section of this Policy for each Insured Person during each Period of Travel	
1	A	Overseas Medical Expenses	Unlimited
	B	Ongoing Medical Expenses	Included in 1 A
	C	Overseas Medical Evacuation Expenses	Included in 1 A
2		Travel Guard	Included in 1 A
3		Loss of Deposits and Additional Expenses	
		1. Loss of Deposits	Unlimited
		2. Additional Cancellation/Curtailment/ Interruption Expenses	Unlimited
		3. Frequent Flyer Points	Unlimited
		4. Other Expenses	Unlimited
		(a) In Hospital Cash Benefit - \$200 per day	\$5,000
		(b) In Hospital Coma Benefit - \$300 per day	\$21,000
		(c) Legal Expenses	\$50,000
		(d) Hijack - \$2,000 per day	\$40,000
	(e) Overbooked Flight	\$2,500	
	(f) Additional Domestic travel Benefit	\$2,500	
	(g) Pet care Benefit - \$50 per day	\$500	
	(Please note: A sub limit of \$25,000 per trip applies in case of <b>Leisure Travel</b> – refer to section 3 for details)		
4		Luggage, Personal Effects, Travel Documents and Credit Cards	\$20,000
		Specified Items:	Included in Luggage Limit
		Mislaid Luggage:	\$3,000
		Credit Card Fraud:	\$3,000
		Keys and Locks:	\$1,000
		Money:	\$5,000

5	A	Death & Capital Benefits, Events 1-19	
		(a) (1) Council members including Government Body, Chancellor, Deputy or Vice Chancellor, Director General of Education, Members appointed by the Governor-In-Council, Committee Members, Board Members of the Guild, Members of Foundations whilst on University Business	7 times Annual Income up to a maximum of \$300,000
		(2) Employees of the Policyholder including Accompanying Spouse/Partners and Dependent Children whilst on authorised business travel of the Policyholder but only in respect of overseas trips.	\$250,000
		(3) Honorary Employees & Visiting Lecturers during the period of their tenure as a visiting Lecturer.	\$100,000
		(4) Voluntary Workers whilst on the business of the Policyholder.	\$100,000
		(5) All Students undertaking journeys associated with postgraduate and undergraduate studies, University business or practicum	\$100,000
		(6) All Employees, voluntary and honorary Employees (including lecturers) of the Policyholder	5 Times Annual Salary up to a maximum of \$500,000
		(b) Accompanying Spouse and Dependant Children	\$250,000
		* The maximum Compensation payable for Event 1 Death in respect of <b>non-associated leisure travel</b> is restricted to the lesser of the above limits or	\$250,000
		** The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to:	\$20,000
		(Please note: Reduced cover limits apply for ages 75 & above, please refer to your policy wording for details.)	
		Broken Bones Benefit, Event 20	\$7,500
	B	Weekly Injury Benefit, Event 21	85% of Income to a maximum of \$2,000 per week Aggregate Period 156 Weeks Elimination Period 7 Days
		Domestic Home Help Benefit, Event 23	85% of the cost of Domestic Help up to a maximum of \$1,000 per week Aggregate Period 156 Weeks Elimination Period 7 Days
		Students Tutorial Expenses Benefit, Event 24	85% of Student Tutorial Expenses up to a maximum of \$1,000 per week Aggregate Period 156 Weeks Elimination Period 7 Days
		Weekly Sickness Benefit, Event 25	NIL
		(Please note: Reduced cover limits apply for ages 75 & above, please refer to your policy wording for details.)	
	C	Surgical Benefits For Injury	Maximum of \$20,000
		Brain Surgery	\$20,000
		Amputation of a Limb	\$20,000
		Fracture of a Limb Requiring Open Reduction	\$5,000
		Any other Surgical procedure performed under general anesthetic	\$2,500
	D	Surgical Benefits For Sickness	Maximum of \$20,000
		Open Heart Surgery	\$20,000
		Brain Surgery	\$20,000
		Abdominal Surgery performed under general anesthetic	\$5,000
		Any other Surgical procedure performed under general anesthetic	\$2,500
	E	AIG Care+ Benefits	
		(a) Care+ Capital Benefits	

	Death by Specified Sickness		\$50,000
	Independent Financial Advice		\$5,000
	Executor Emergency Cash Advance Benefit		\$15,000
	Pre-mature Birth & Miscarriage Benefit		\$5,000
	Cosmetic Surgery Benefit (additional 10% on Event 2-18)		Up to \$25,000
	Facial Scarring Benefit (sub-limits apply)		Up to \$2,500
	Dental Cash Benefit - injury only		Up to \$5,000
	Trauma Counselling		\$5,000
	Sexual Assault & Felonious Assault Benefit	\$200 per day to a maximum of	\$2,500
	Accidental HIV Benefit		\$50,000
	Out of Pocket Expense Benefit		\$1,000
	Life Saver Benefit		\$25,000
	Corporate Image Protection		\$10,000
	(b) Care + Additional Benefits		
	Guaranteed Payment (conditions apply)		12 weeks
	Escalation of Claim Benefit.		5% compound p.a
	Rehabilitation Expenses		\$10,000
	Home or Motor Vehicle Renovation Benefit		\$10,000
	Membership Fee Reimbursement Benefit		\$3,000
	Chauffer Benefit		\$2,500
<b>6</b>	Alternative Employee or Resumption of Assignment Expenses		\$10,000
<b>7</b>	Political Risk and Natural Disaster Evacuation Expenses		\$50,000
<b>8</b>	Missed Transport Connection		\$10,000
<b>9</b>	Rental and Private Vehicle Excess Cover including Towing Expense Benefit (Sub-limits apply)		\$5,000
<b>10</b>	Kidnap And Ransom And Extortion		\$500,000
<b>11</b>	Personal Liability		\$10,000,000
<b>12</b>	Extra Territorial Workers Compensation		Included
		Per Week	\$1,000
		Common Law	\$2,000,000
		Any One Loss	\$2,000,000
		Annual Aggregate	\$2,000,000
<b>13</b>	<b>A</b>	Corporate Travellers Family Care – Spouse Accidental Death	\$25,000
	<b>B</b>	Corporate Travellers Family Care – Education Fund	\$15,000
	<b>C</b>	Spouse Retraining	\$15,000
	<b>D</b>	Child Care Expense Benefit (up to 26 weeks)	\$500 per week
	<b>E</b>	Elder Survivor Benefit (up to 4 survivors)	\$25,000
<b>14</b>	Identity Guard	a. Legal expenses b. Lost Wages c. Obligation to Pay d. Miscellaneous Expenses Annual Aggregate	\$5,000 \$1,000 \$5,000 \$5,000 \$10,000
<b>15</b>	Search and Rescue Expenses		\$20,000 per person up to a maximum of \$100,000 any one policy period
<b>16</b>	AIG Global Security		Included

**ENDORSEMENTS/BENEFITS:** Nil

### General Advice Warning

In preparing this information, we are providing you with General Advice. This advice has been prepared without taking into account your personal objectives, financial situation or needs. Accordingly, it is important that you read the policy carefully and ensure that the policy and the exclusions are appropriate for your needs. Should you wish us to investigate the terms and conditions of the policy and advise on whether they meet your needs, please let us know.

### Important Notice

This coverage summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the policy.