

CORPORATE TRAVEL INSURANCE POLICY

01PP528643

It is recommended that you Print this section and keep with your passport while travelling. In the event that you need assistance all details are contained herewith.

Travel must be approved

In order to be covered by this policy, the online travel approval must be completed prior to all outbound travel related to the University; with the exception of students on exchange programs and inbound academics/professional whose travel is subsidised by the ANU. It is the responsibility of the traveler to ensure their travel period is within the duration covered by this policy.

Who is covered

- All Employees, expatriates and students of the Insured whilst on authorised business travel (Category 1)
- Any other person whose cost of travel is paid by the policyholder, in whole or in part either directly or by way of reimbursement. (Category 2)
- Category 1 & 2 covered persons whose travel pattern exceeds one hundred & eighty days (180) but is limited to three hundred & sixty-five (365) days. Such cover applies to travel undertaken outside of Australia only (Category 3)

Period of cover

From the time you leave your normal place of residence until your return up to:

- 180 days for travel within Australia
- 365 days for travel overseas

For travel exceeding the period of cover, the Insurance Office must be notified at least 2 weeks prior to departure in order to purchase additional cover.

What is not covered

- Incidental (private) travel that exceeds 60% of the approved business trip or exchange days. For example, if your business trip or exchange days is 10 days, your incidental travel should not exceed 6 days
- Student or staff travelling to a country of which they are a citizen may not be able to claim medical expenses if they are eligible for medical benefits provided to citizens of that country.
- Injury while training for or participating in professional sport
- flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers
- Electronic equipment and jewelry not carried as personal cabin luggage or left unattended when the loss occurred (unless necessary)
- Routine medical & dental consultations
- Routine medical expenses incurred for a pre-existing medical condition
- Stress, depression, drugs or alcohol, suicide or any illegal or criminal act
- Claims arising from war, civil war, invasion
- Expenses covered by
 - Medicare
 - any workers compensation legislation
 - any transport accident legislation
 - any government sponsored fund, plan or medical benefit scheme or
 - any other insurance policy required to be effected by or under law;

Claim Procedure

1. All claims must be submitted to the insurer (via the ANU insurance office) within 12 months from the date of occurrence. Any submission after 12 months will not be accepted.
2. Download the CHUBB travel claim form from the insurance website
3. Scan the signed and completed claim form and supporting docs such as travel approval, e-ticket, receipts, doctors report, police report etc. and send via email to insurance.office@anu.edu.au
4. Failure to provide adequate documentation may result in delays in processing your claim.

Policy Updates

1. CHUBB has partnered with Red24, a crisis management assistance company; who will deploy specialist security personnel to provide necessary assistance to the Covered Person in the event of serious risk to their personal safety and/or security. Red24 also provides a range of services such as high risk travel safety briefings, daily news, travel alerts, podcasts to travelers etc. Travelers can receive the services by downloading the 'red24global' mobile app and registering on the <http://www.red24.com/affiliates/chubbau> website.
2. Policy age exclusion of 80 years has been deleted.
3. The insurer will now cover the excess amount a covered person is liable to pay under their home and contents insurance in the event their home is burgled whilst they are on a business travel.
4. The insurer will also cover business property held by the covered person for the purpose of their journey for a period of up to 72 hours prior to the commencement, and up to 72 hours after the conclusion, of the Journey (while such property is in their possession away from their place of work).

In the event of an Emergency

Using reverse charges, call the CHUBB Assistance number

Australia: +61 2 8907 5995

1. Name of Insured	Australian National University
2. Policy Name	Travel Insurance
3. Policy Number	01PP528643
4. Contact Number	Provide your best contactable phone number
5. Nature of assistance required	Advise what assistance you require

ANU Contact Numbers

ANU Exchange Program +61 2 6125 7857 (business hours)
ANU Insurance Office +61 2 6125 8734 (business hours)



Useful Websites

CHUBB Assistance: www.chubbassistance.com/au

Department of Foreign Affairs and Trade (DFAT): www.smartraveller.gov.au

Please read the travel policy wordings (PDS) document for detail of cover.

Frequently Asked Questions

<p>Is there cover for my partner/dependents accompanying me?</p>	<p>If the University pays for their travel yes otherwise no. Here is a link to CHUBB insurance's online travel quote for family members https://uni.chubbtravelinsurance.com/anu</p>
<p>I will be absent from Australia for more than 365 consecutive days, am I covered? I will be travelling within Australia for more than 180 consecutive days, am I covered?</p>	<p>No The maximum cover under the ANU's Corporate Travel Policy is 365 days for overseas travel and 180 days for domestic travel. You will have to contact the insurance office to purchase additional cover.</p>
<p>I will be travelling to a destination where DFAT have advised "Reconsider your need to travel" or "Do Not Travel". Am I covered by the ANU Business Travel Policy?</p>	<ul style="list-style-type: none"> • Yes as long as war, civil war, civil unrest, political instability or natural disaster was not in existence prior to entering the country or its occurrence was not foreseeable before entering the country. • Staff and students are only covered for the first 48 hours of war or civil war breaking out in Afghanistan, Chad, Chechnya, Ivory Coast, Congo, Iraq, Israel, Somalia or Sudan unless the insurer is notified and agrees in writing to extend coverage; for which additional premiums apply. • Please refer to section 12 of the travel policy wordings document on this web site. Please also refer to ANU policy and procedures on Travel to High Risk Destinations
<p>I am taking recreation leave as part of my overseas travel. Will I be covered under the University's policy?</p>	<p>Yes, as long as the incidental/private travel component is less than 60% of the approved total business travel days. For example, if your business trip is 10 days, your incidental travel should not exceed 6 days.</p>
<p>Are visiting fellows covered when travelling on authorised University business?</p>	<p>Yes, if the travel is paid for by the ANU.</p>
<p>Is there any cover for Dental Treatment?</p>	<p>Only for emergency dental which cannot wait until you return home to be treated. Expenses incurred to repair, replace or adjust dentures, provided those expenses are as a direct result of the covered person's bodily injury are limited to a maximum of \$1,000.</p>
<p>If I purchase a ticket but subsequently am unable to travel, am I able to claim reimbursement for the cost of the ticket?</p>	<p>The insurer will pay loss of deposit, cancellation and curtailment expenses due to un-foreseen circumstances outside your control. Refer Section 6 of the travel policy wordings for details.</p>
<p>Am I covered if my flight is overbooked</p>	<p>Yes, up to \$2,500 if whilst on a journey you are denied boarding on a confirmed scheduled flight due to overbooking and no alternative transport is made available within eight (8) hours of the scheduled departure. Refer Section 6 of the Corporate Travel Policy for details.</p>
<p>Is there any cover for the replacement of research material if lost as part of lost or stolen baggage?</p>	<p>No. Loss, damage or destruction of material collected whilst engaged in authorised travel cannot be insured. It is recommended that, where feasible, such material should be duplicated (including backup disks for material stored on computer) and kept separate from the original material. If the material falls within the definition of business property ie office equipment, plans, business papers, specifications, manuscripts and stationary there is cover up to \$2,500.</p>
<p>Does the University's travel insurance provide any cover if I hire a car while on authorised travel?</p>	<p>Yes. When arranging the hire, ensure that the agreement includes insurance. If you (as nominated driver) are involved in a collision or if the rental vehicle is stolen or damaged the travel policy will cover the vehicle excess payment up to \$5,000. Refer Section 8 of the Corporate Travel Policy for details.</p>

Is there cover if my initial point of departure is external to Australia?	Yes, provided it is business travel or a field trip authorised by the ANU.
Do I need to declare any pre-existing medical conditions?	No, but expenses to top up medication for a pre-existing condition is not covered. You are not covered where travel is undertaken against the advice of a Doctor.
Are there any age restrictions on Travel?	No but there are limitations on the personal injury benefits claimable from the age of 75.
As a student of ANU, how do I apply for the host university's health insurance waiver?	<p>Many exchange partners require exchange students to purchase a health insurance to meet student visa or enrollment requirements despite being covered by your university's travel insurance. It is your responsibility to be aware and comply with the requirements. Some universities allow students to apply for a waiver if they present adequate proof on what is covered by the ANU policy. To apply for such a waiver you may need to:</p> <ol style="list-style-type: none"> 1. Provide a certificate of currency (pdf available on this website) 2. Provide the ANU travel policy (pdf on this web site) 3. Get ANU's travel insurer to sign the document provided by the host university outlining the requirements that must be met to receive the waiver. This document must be submitted to ANU's insurance office to be signed by ANU's travel insurer. <p>Note: The waiver form will only be signed by ANU's insurer if the cover stipulated by the host on the form is identical to that of the travel policy.</p>
What do I do in the event of an emergency?	Contact CHUBB Assistance's 24 hour emergency contact on +61289075995

Preparation

Thorough preparation is the most important habit or behavior that will reduce your risk of exposure to violence. Risks can be substantially reduced by being aware of the threats, staying alert to the changing situation and applying simple precautions.

Documents

- Make three copies of all your key documents
- One to take with you and store in a different place to the originals
- One to leave with your family
- One to leave at your workplace
- Carry at least four passport photos with you
- Remove all non-essential paperwork from your wallet
- Use a passport cover to make it more difficult for others to determine your nationality

Luggage/Clothing

- Obtain a lock to secure your luggage
- Label your luggage with your home address in a covered tag (so as not indicate your nationality)
- Pack subdued comfortable clothing
- Pack a small medical kit that can be carried with you at all times
- Pack a spare pair of glasses and spare medications in your hand luggage

When things go wrong

Injury - In the event of injury your first call should be to CHUBB Assistance to register your condition and get CHUBB Assistance resources working on your behalf. It is then recommend that you then call a local hospital.

Car Accident - Your procedures in the event of an accident will change depending upon where you are in the world. In certain countries such as Papua New Guinea and Columbia, you should think carefully about staying at the accident site. In other locations you should remain at the accident site. Contact CHUBB Assistance for further advice and also contact police and ambulance.

Fire - This is one of the most important risks for travelers. Know where the nearest fire escape is. Remain calm and head to the fire escape and outside to safety.

Earthquake - If you are inside a building, seek cover under sturdy furniture that is unlikely to compress when lightweight debris and glass falls. As soon as a tremor has ceased move out of the building and at least one hundred meters away from any structure. If out in the open be aware of overhead objects such as power lines and material falling from buildings.

Riots and mob violence - If you find yourself in the vicinity of large protest actions, immediately move away to a safe area. If you are stuck between police lines and an advancing crowd, seek to move off the street immediately.

Fire arm attack - At the first sound of gun fire run toward the nearest cover/ concealment and try to locate the source of fire. Remain still and quiet. Once you have indentified where the gunfire is coming from, look for an escape route. The route should have cover every 5 – 7 meters. Stay close to walls but not against them as bullets travel well along linear surfaces.

Bomb Blast - If you are uninjured, move away from the blast site toward a secure area. Once you have identified a safe location move indoors and upstairs. Contact CHUBB Assistance.

Kidnapping - Stay calm and cooperate. Do not make sudden movements and do not engage them in conversation. Minimize the importance of your role. Attempts to escape are usually unsuccessful and can increase the danger of physical harm however decisions of this nature are purely personal. And the motivations of some groups may affect your decision.