Travel Insurance Advice - Pre Existing Medical Conditions

Staff travelling on University business (regardless of the source of funding for the travel) must utilise the University’s Travel Approval process to obtain approval from a delegate as per the University’s Travel Policy and Procedure.

All travel must be approved in order to qualify for cover under the University’s Business Travel Insurance Policy, including coverage for illness and injury which may occur during either the Business or Private travel components.

For the reference of staff, the definition of a “pre-existing condition” includes both physical and psychological conditions:

\[ a) \] any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to the Covered Person’s Journey; or

\[ b) \] a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of at the time of booking their Journey.

Staff travelling with a pre-existing medical condition will be covered under the travel policy but they are required to note the exclusion clauses of the University’s travel insurance - noting that coverage will not be provided where the journey is undertaken:

\[ a) \] by the Covered Person against the advice of a Doctor; or

\[ b) \] when the Covered Person is unfit to travel; or

\[ c) \] for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition

Advice for staff is that if you are concerned it is recommended that you seek a letter from a certified practitioner to ensure you are ‘fit for travel’.

Prior to commencing travel arrangements a risk assessment should be conducted to review all potential issues, particularly if travelling to high risk destinations.