



FINANCIAL SERVICES

INTERNATIONAL EXCHANGE PROGRAM INSURANCE INFORMATION

Frequently Asked Questions

- 1. How long am I covered for?** You will be covered under the University's Business Travel Insurance Policy for the first 180 days of your trip.
- 2. What if my trip will exceed 180 days?** If you are going to be on exchange for more than 180 days, it is your responsibility to arrange and pay for additional cover. This can be booked via the web at:
<http://inasuitcase.aceinsurance.com.au/WollongongUni/homepage.aspx>
- 3. What if I extend my stay overseas?** If you chose to extend your stay, whilst overseas, it is your responsibility to arrange and pay for the additional insurance coverage beyond the 180 days already provided by the University, this can be booked via the web link above.

Please note that any additional cover organised is not an extension of the University's policy but rather a new policy for the extended period only.

- 4. What is the cost of additional coverage?** The price will vary depending upon each individual set of circumstances, including but not limited to your medical history, your length of stay, the destination, the cover you select and your previous claims history. You should be aware that in some instances cover may not be able to be provided. Quotes can be sourced from the link above.
- 5. What if I am taking my family on exchange?** Under the University's Business Travel policy, insurance protection provided for students of the University of Wollongong does not include their partners or family members. It is your responsibility to obtain additional cover for any other persons who will be travelling with you.
- 6. Am I covered for personal travel while I am overseas?** You are covered by the University for any Associated Private Travel (as defined in the ACE Policy Wording); however, this private travel cannot make up more than 60% of your entire trip away.
- 7. What if I have a pre-existing condition?** If you have a pre-existing condition, you must indicate this on your 'International Exchange Program Travel Plan Form'. The policy does exclude terminal conditions or chronic medical conditions where the person has received treatment in the 30 days immediately before the trip; or where hospitalisation/surgery was required in the 6 months before the trip.

The policy does also state however that a person is not to travel against their Doctor's advice or if they are unfit to travel and excludes cover for any medication for a current sickness/condition.

A person can travel if:

- *they* have their doctor's permission;
- *have* fully stocked up on the medication they need;



- *have* not got a terminal or chronic condition (except for mild asthma);
- *have* not got a condition where they were treated within 30 days before the trip or been hospitalised/had surgery in the 6 months before the trip.

There is a very extensive restriction on cover for Pregnancy, Childbirth or complications thereof. This is set out in the ACE Policy Wording at Exclusions under Section 4 'Medical & Additional Expenses and Cancellation & Curtailment Expenses'.

- 8. Am I covered for Repatriation and Medical Evacuation?** You are covered in accordance with the terms and conditions set out in the ACE Policy Wording at Section 4 'Medical & Additional Expenses and Cancellation & Curtailment Expenses' provided that you contact the ACE Assistance Telephone Number on +61 2 9929 2210 immediately, as they will arrange this on your behalf.
- 9. Am I covered for airline cancellation and curtailment?** Yes. If your travel plans change due to airline cancellation and/or curtailment, and you are required to purchase a new ticket, you will be refunded for the cost of the new ticket. You will also be refunded for additional associated costs that are involved, such as accommodation. Cover is subject to the terms and conditions set out in the ACE Policy Wording at Section 4 'Medical & Additional Expenses and Cancellation & Curtailment Expenses'.
- 10. Am I covered if my pre-booked tour is cancelled?** You are covered if the cancellation of the tour is out of your control, however this does not include:
 - cancellation due to lack of numbers
 - any business or financial or contractual obligations of You, the Insured person or any other person
 - carrier caused delays where the expenses are recoverable from the carrier
 - disinclination on the part of the Insured Person or of any other person to travel
 - cancellation, curtailment or diversion of scheduled public transport services, including strikes or other industrial action, if there had been warning before the date the Journey was booked that such events were likely to occur
 - the refusal, failure or inability of any person, company or organisation by reason of their own financial defaults or the financial default of any person, company or organisation with whom or with which they deal.
- 11. Are my personal belongings covered?** Personal items are covered for an amount up to \$10,000 and will attract an excess of \$100. Electronic Items are covered for an amount up to \$8,000 and will attract an excess of \$250. This cover is provided in accordance with the terms and conditions of Section 7 of the ACE Policy Wording. Personal effects must fall under the definition of 'baggage' under the ACE Travel Policy and travel with the insured person in order to be covered. There is a maximum limit of \$2,500 for any one item and that cover only applies if recovery cannot be made from any other source.
- 12. What activities am I not covered for?** There is no cover for any loss resulting from flying in an aircraft other than as a passenger regardless of whether it is licensed or unlicensed. There is no cover for self-inflicted injury, illegal conduct training or professional sport, war (whether declared or not), invasion or civil war, AIDS, existence of nuclear weapons or radioactivity, claims in respect to people over 75, claims the payment of which would constitute health insurance business as defined under the National Health Act 1953 (Cth) and Medicare expenses.
Full details of exclusions are contained in the ACE Policy Wording.



- 13. How do I make a claim or lodge an online general enquiry?** You can make a claim by visiting the University's Insurance web site at:

<http://staff.uow.edu.au/finance/insurance/forms/claim/index.html>

You will then need to complete the "Business Travel Insurance" claim form and forward to: Financial Services Building 36, Wollongong NSW 2522.

- 14. Is there a 24-hour emergency assistance number?** Yes, if you have an emergency and need to contact ACE Assistance, call 61 2 9929 2210 or 61 2 8907 5995, reverse charges. We strongly encourage you to call this number in all instances, for example if some of your baggage is stolen or you fall ill, as this may help support the validity of your claim when you lodge one.

PLEASE NOTE

The cover explained relates to the ACE Business Travel Insurance Policy, the policy is subject to change on an annual basis. We strongly recommended you check the University Insurance Page (link below) for the latest Product Disclosure Statement and Schedule of Insurance.

<http://staff.uow.edu.au/finance/insurance/policy/travel/index.html>

Version Control Table

Version Control	Date Released	Approved By	Amendment
1.0	090801	Procurement Manager	First Version
2.0	101019	Procurement Manager	Minor amendment
3.0	110208	Procurement Manager	Review and update