



THE UNIVERSITY
OF QUEENSLAND
AUSTRALIA

CREATE CHANGE

UQ Travel Insurance - Students



International SOS

UQ has a duty of care to its authorised travellers. Travellers also have a shared duty of care and responsibility to minimise their risks when travelling. [International SOS \(ISOS\)](#) support UQ travellers with 24/7 routine and emergency information, advice and assistance before and during travel, including:

- Loss of document advice and assistance;
- Medical and dental referrals, assistance and advice;
- Emergency medical evacuation/repatriation.

Contact ISOS at the first sign you need assistance. Do not try to solve the problem without involving the experience of ISOS, as this may prejudice your right to assistance or reimbursement via UQ's Travel Insurance policy. If your medical costs might exceed AUD500, you should notify ISOS before proceeding further (exceptions for serious illness/injury causing incapacitation). ISOS & UQ have an expectation that travellers will have access up to AUD500 funds for medical treatment.

Phone +61 2 9372 2468 (reverse charge)

UQ Membership Number 12AYCA778031

Am I eligible for UQ's travel insurance?

Travel insurance cover applies to UQ students on authorised journeys more than 50km from their normal place of residence or study, (excluding every day commute) and less than 12 months duration. This includes travel by undergraduate/postgraduate coursework students and HDR candidates, and travel for exchange, unpaid WIL/work experience, scholarships, grants, research or fieldtrips. Travel must be authorised in accordance with the [Student Travel Procedure](#).

All travel (domestic and international) is to be registered through [International SOS](#). This occurs automatically when bookings are made via FCM Travel Solutions, but must be done by the traveller when booking through other means.

When am I covered while on semester-based exchange?

You are covered for the duration of your exchange, including 5 days before your program starts and 5 days after your final exam, while you are in the same country* as your host university. You are also covered on any days on which you are in mandatory quarantine following arrival in the country of your host university, and for days on which you travel outside that country where the travel is part of your program of study. You are covered by UQ's Travel Insurance for journeys up to 12 months in duration.

* For students based in the UK, the country of cover is either England, Scotland, Wales or Northern Ireland, depending on where your host university is located.

When am I covered for other types of UQ authorised travel (including short term study and internships)?

You are covered by UQ's Travel Insurance for journeys less than 12 months in duration, on the following days:

- A day on which an official UQ activity is undertaken for a period exceeding 3 (three) hours of the day (not including meals or rest breaks) (**UQ Activity Days**);
- A day of direct travel (prior to or following other covered days) between your usual place of study (usually Brisbane) and the location (city/town/village) of official UQ activity (**Location**). This includes transit locations and any necessary overnight stopover due to flight availability;
- A day on which you travel to another Location, which occurs during your UQ approved journey;
- A weekend in Location during the trip, where the preceding Friday and following Monday are UQ Activity days;

- A public holiday during the trip (recognised in the Location), where the preceding and following business days are UQ Activity Days; and
- A 'recovery day' in a Location, which is the day following the day where you have completed a flight of 7 or more continuous hours to arrive at the Location, provided the day after the recovery day is a UQ Activity Day.
- A day on which you are in mandatory quarantine following arrival in a country for the purpose of undertaking official UQ activities.

As well as being covered on the above days, you will also be covered for up to 2 (two) additional days per 7 day period, which are not UQ Activity Days (**Private Gap Days**). These can be taken either in the Location, or on a day trip from the Location (within the same country).

Private Gap Days can be taken consecutively, but cannot be accumulated for use before, during or after your approved travel period (ie. no more than 2 Private Gap Days are covered in any 7 day period).

You will require your own personal travel insurance for any other private travel. This includes:

- Days in a Location which are not identified above as being days when you are covered;
- Days in locations other than the current UQ activity Location, except a day trip from a current Location (within the same country).

Private Travel Insurance

Insurance can be arranged through Chubb <http://uni.chubbtravelinsurance.com/qld> or an insurer of your choice. The purchase of Chubb Insurance for your private travel is between you and Chubb, and in no way associated with the University of Queensland.



What activities am I not covered for?

There is no cover under UQ Travel Insurance for:

- flying or other aerial activities (except as a passenger in an aircraft licenced to carry passengers);
- participating in or training for professional sports (for which you receive a fee, allowance, sponsorship or any other form of financial reward);
- liability to others arising out of ownership, driving or piloting of a mechanically propelled vehicle, aircraft or watercraft (except golf buggies and motorised wheelchairs) - you should take out comprehensive insurance when hiring such a vehicle or craft.

You should obtain your own insurance cover for personal activities conducted during your journey which are high risk activities. This includes:

- skiing or snowboarding;
- mountain biking or climbing;
- white water rafting;
- bungee jumping;
- four wheel driving or quad biking;
- skydiving or gliding;
- scuba diving or snorkelling;
- other forms of extreme sports that present a high level of inherent danger (ie. involve a high level of expertise, exceptional physical exertion, highly specialised equipment, or stunts).

Please contact [UQ Insurance Services](#) for advice on cover for other activities which may be considered high risk.

Am I travelling to a safe country?

High Risk Destinations (HRDs) are countries listed as either DFAT Level 3, 4 or where no advice has been issued by the Smart Traveller website smartraveller.gov.au. You MUST notify us if you are travelling to any HRD as well as North Korea, Russia, Crimea, Ukraine and Donetsk People's Republic and Luhansk People's Republic regions of Ukraine, Belarus, Iran, Venezuela, Yemen, Afghanistan, Syria, Cuba and North Sudan.

You will not be covered for ANY private travel to HRDs (refer to the UQ Travel website).

Can I get a certificate of currency?

If you require a certificate of currency for visa or other purposes, please email the following to insurance@uq.edu.au:

- Full name (as per your passport);
- Student number;
- Passport number;
- Evidence of approval by your travel approver,*
- The reason a certificate is required (e.g. USA visa);
- Letter of acceptance from host university (exchange students only);
- Evidence of the activities you are undertaking; and
- Travel itinerary.

You will receive your customised certificate of currency PDF within 3 working days of providing all required information and documents.

*Exchange and short-term experience participants can obtain a Global Experience Confirmation Letter via their experience workflow in Student Hub. HDR students should provide a completed [Student Traveller Declaration Form](#).

The UQ travel insurance policy period is 12 months from 31st October. A certificate of currency can only be issued for travel which falls within the current period of insurance. If your travel begins, or extends after 31st October, we cannot issue a certificate of currency for that travel until the policy has been renewed and the new period of insurance has commenced.

Pre-travel checklist

Undertake the following steps before you travel:

- Log on to internationalso.com/member-zone and update your 'MyTrips' profile. You can also sign up for health and security email alerts using your membership number;
- Download the free ISOS Assistance App;
- Obtain private travel insurance for any personal travel or activities that may not be covered under UQ's Travel Insurance policy;
- Check the security situation for your destination on smartraveller.gov.au;
- Consider your medical and fitness level - are you fit to travel?
- If you have a pre-existing medical condition and are travelling internationally, have your doctor complete the Fit for Travel Form included in this summary within 30 days prior to the start of your journey;
- Check that you've obtained all required visas;
- Consider whether you need to obtain vaccinations and/or medication from a Travel Doctor.



Pre-existing Condition

If you have a pre-existing condition (including pregnancy or mental illness) and are travelling internationally, please have your Doctor or Dentist complete the 'Fit for Travel' form in this summary within 30 days prior to the start of your travel, to ensure your UQ authorised journey is covered by UQ's Travel Insurance.

Retain the Fit for Travel form in your records for supporting documentation in the event of a claim (this does not otherwise need to be provided to Insurance Services).

Emergency expenses for a pre-existing condition are not covered in the following circumstances:

- Your Journey is undertaken against the advice of a Doctor;
- You are unfit to travel;
- Your Journey is for the purpose of seeking medical treatment for a pre-existing condition;
- Expenses for medication or ongoing treatment for a pre-existing condition which your Doctor has advised you to continue during travel.

Pre-existing condition means:

- 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 your Journey; or
- 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.

How do I make a Travel Insurance claim?

1. Complete a [Travel Insurance Claim Form](#);
2. Obtain the relevant supporting documentation (e.g. police report, carrier report, invoices, medical reports, proof of ownership etc.);
3. We recommend you lodge your claim within 30 days of the incident / illness / loss to ensure you have the opportunity to obtain any additional supporting documents requested by the insurer;

UQ Travel Insurance Benefits

Medical, Evacuation & Additional Expenses	Limit	Excess
Overseas medical expenses	Unlimited	\$100
Overseas medical evacuation	Unlimited	\$100
Repatriation	Unlimited	\$100
Overseas emergency dental treatment	Unlimited	\$100
Baggage & Travel Documents	Limit	Excess
Baggage & business property	\$20,000	\$250*
Electronic equipment	\$20,000	\$500*
Money & Travel documents	\$5,000	\$250*
Deprivation of baggage	\$3,000	Nil
*A maximum excess of \$500 applies for Baggage & Travel Documents for any one event.		
Cancellation & Disruption	Limit	Excess
Loss of deposits	\$20,000	Nil
Cancellation & curtailment expenses	\$20,000	Nil
Other benefits	Limit	Excess
Rental vehicle excess	\$5,000	Nil
Personal liability	\$10,000,000	Nil
Political and natural disaster evacuation	\$20,000	Nil
Search & rescue expenses	\$20,000	Nil

Frequently Asked Questions

- 1. Will you give me a personal policy number I can quote for this insurance?** You won't receive a personal policy number. You are insured under UQ's Travel Insurance policy number 01PP529201.
- 2. What if I'm travelling to my home country or have dual citizenship?** Travel insurance does not provide medical or evacuation benefits for people visiting their home country or country of residence. Please contact UQ Insurance Services to discuss your specific circumstances if you are travelling to a country of which you are a citizen or for which you have resident rights or a multiple entry visa.
- 3. Is there cover for electronic equipment, jewellery, money and travel documents?** Cover for baggage is for both personal and business property, including electronic equipment, jewellery, money and travel documents. However electronic equipment, jewellery, money and travel documents must not be left unattended (except in an emergency) unless securely locked inside a building or out of sight inside a motor vehicle. Also, when on a conveyance (e.g. coach, ferry or aircraft), jewellery (including watches) must be worn and electronic equipment, money and travel documents must be carried as cabin baggage unless prohibited by the operator (in which case they must be reasonably and adequately packaged and protected from theft or damage).
- 4. Should I take out insurance when I rent a car overseas?** You need to take out comprehensive insurance and all compulsory motor vehicle insurance provided by the rental organisation. Provided that these insurances have been taken up, the UQ travel insurance policy will cover the rental vehicle insurance excess up to \$5,000. You do not need to buy the optional excess 'buy-down', which is often offered by the rental car company.
- 5. Does UQ's Travel Insurance cover me when I'm pregnant?** UQ's Travel Insurance policy provides medical cover for pregnancy complications or other similar emergency situations during any stage of the traveller's pregnancy. This is conditional on the pregnant traveller not travelling against medical advice or otherwise being unfit to travel. Please have your doctor complete the 'Fit for Travel' form included in this summary, within 30 days prior to your travel. Cover will not apply for any routine or expected treatment or expenses.
- 6. Does Medicare apply while I'm overseas?** Australia has established reciprocal healthcare agreements with government public health systems in the United Kingdom, Belgium, Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway, Slovenia and Sweden. To be eligible for treatment under such agreements, you'll need to provide an Australian passport and a valid Medicare card. For full details, call Medicare on 132 011.
- 7. When am I covered for costs and expenses relating to COVID-19?** Please refer to the *UQ Travel Insurance: Summary of cover for claims related to COVID-19* (available on the UQ Insurance Services [travel insurance webpage](#)).

This summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions, limitations and exclusions of the policy. It does not cover all benefits or limitations under UQ's Travel Insurance policy, or reflect any current UQ Travel restrictions. Please refer to [UQ Travel](#) and [UQ Insurance](#) web pages for more information. This fact sheet is for internal UQ use only (e.g. by UQ staff or students). It should not be provided to third parties outside UQ.

UQ Insurance Services

insurance@uq.edu.au
governance-risk.uq.edu.au



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Pre-existing condition: Fit for Travel (International Travel)

IMPORTANT:

- Please have your Doctor or Dentist complete this form within 30 days prior to your Journey commencing. If your condition changes prior to departure (or your departure is delayed beyond the 30 day period), you must complete this form again.
- This form should be used by travellers with a 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 12 months prior to the Journey. This includes pregnancy and any mental illness.
- This form should also be used by travellers who, at the time of booking their Journey, are showing symptoms of any condition (if a reasonable person in the circumstances would be expected to be aware of those symptoms).
- Retain the signed and completed form in your records in the event of a claim (this does not otherwise need to be provided to Insurance Services).

Patient's full name: _____

Patient's address: _____

This form is to certify that on _____ (date) I examined the above named person and find no reason why they should not undertake travel domestically within Australia/New Zealand or overseas.

In my opinion they are fit to undertake such travel without restriction or impairment on the following dates:

Departure date: _____ Return date: _____

Travel destination(s): _____

Nature of Activities while in Destination(s): _____

Name of Doctor: _____

Signature of Doctor: _____

Date signed: _____

Doctor's Contact Details:

Practice: _____

Telephone: _____

Email: _____