

Student – Travel Insurance – Fact Sheet (*Not Exchange)



(Policy: 02.PP.015907)

Frequently Asked Questions

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(* Students undertaking an exchange via the MGM Melbourne Global Mobility – please refer to the Exchange Student – Fact Sheet.)

1. Who is covered?	2. What is the Scope of Cover?	3. What is a (Travel) Journey?	4. What is Authorised Business Travel?
5. How to access Cover?	6. Personal Travel Extension?	7. Non-Enrolment/ Leave of Absence	8. Accompanying Persons?
9. Spouse/ Partner Cover?	10. Connection to other Systems?	11. Close Relative and a Parent?	12. Excluded Activities? (Read PDS.)
13. Overseas - Car Hire?	14. Pre Existing Conditions?	15. Full Policy Wording / (P D S.)	16. Where to submit a Travel Claim ?
17. Claim for University Items?	18. Pre-Travel Precautions	19. Travel Assistance: Emergency –	ACE Assist: 61 2 8907 5995 - 24/7 Rev-Chrg.
20. ► ONLINE Registration - Procedure Details: (Refer Page 2 of 2.)		Non - Emergency –	Ring ACE Customer Service on 1800 803 548

1	Who is Covered?	Only Enrolled Students (Not their Partners or Children), who undertake approved, University course–required travel. No insurance cover is provided for Students on a “Leave of Absence” or Students who are not enrolled.
2	What is the Scope of Cover?	<u>WORLD-WIDE Cover</u> is provided under this Policy in respect of the <u>Authorized Dates of Travel</u> , whilst an Insured Person is on a journey (as defined) undertaken on the Insured’s (The University of Melbourne) business. Cover includes an equal period of incidental PERSONAL Travel, up to but not exceeding 14 days, which is undertaken before, during or after the authorised journey.
3	What is a (Travel) Journey?	<u>Journey</u> means a trip undertaken on Authorized University Business, inclusive of Incidental PERSONAL Travel, provided such travel involves a destination <u>50 kilometres or more</u> from the Student’s place of residence and <u>does not include normal daily travel (“commuting”)</u> between residence and place of business. Cover commences from the time the Student leaves their normal place of residence or place of business, whichever is left last and continues on a fulltime 24 hour basis until they return to their normal residence or place of business, whichever occurs first. (TRAVEL AROUND MELBOURNE & SUBURBS IS NOT COVERED.)
4	Authorised Business?	Authorised Travel is necessarily incurred, to comply with an accredited, University of Melbourne course/ research requirement.
5	How to access cover?	Student Travel Insurance is only available from the <u>Online Student Travel Registration System</u> , via the Insurance Office Website.
6	Can the Period of PERSONAL Travel be Extended?	The Online System is programmed to provide Students with cover for their declared and approved University Travel Days and their equivalent <u>no. of PERSONAL Travel Days</u> occurring in chronological order, during their approved travel. This arrangement cannot be changed. If the dates of coverage do not satisfy a Student’s specific Travel requirements, they may elect to – Either: 1. Purchase their own travel insurance cover – <u>for the Complete Trip</u> , via Student’s own Travel Agent, or other facility; / OR 2. Purchase separate “ACE” Travel Insurance – <u>for the Complete Trip</u> – / OR 3. <u>Just for the Uncovered PERSONAL Travel Days</u> (Before, During or After, a Student’s Approved University Travel Days) with the ACE (“One Trip Travel Protection”) Policy – via the website link https://blt.acetravelinsurance.com/?brokerCode=mlb This “comprehensive” ACE (“One Trip Travel Protection”) Policy cover (which includes “unlimited medical expenses” outside Australia) is in the form a separate, standalone Policy with its own Policy Number. Please note – that: ● ACE Insurance will accept – a Student’s <u>Date of Purchase</u> – as their <u>Departure Date from Australia</u> . ● It is <u>not</u> possible to <u>back-date</u> cover to an earlier date. Cover can only be obtained <u>FROM</u> the actual <u>Date of Purchase</u> . ● This arrangement has been approved by ACE Insurance – due to the fact that the Student will be purchasing their “alternative” Travel Insurance policy – as an <u>EXTENSION of Cover</u> – to their University Student Travel Policy: 02.PP.015907.
7	Non-Enrolment Period / Leave of Absence	No Travel Insurance is provided to Students who travel when they are <u>not</u> enrolled in a University of Melbourne course or subject, or where the Student is on a Period of Absence – irrespective of the purpose of the Student’s travel..
8	Accompanying Persons?	Only enrolled Students are covered. There is no cover provided for any Accompanying Persons or dependent children.
9	Spouse / Partner cover?	Only enrolled Students are covered. There is no cover provided for any Accompanying Spouse/ Partner, Defacto or Life Partner.
10	Connection to Other Systems?	No. Due to budgetary constraints this Online Program, via the Insurance Office Website, is not yet connected to other systems, such as Themis, Travel-Portal, or ISIS. However, future development of the system will explore ways to progressively integrate.
11	Who are classified as a Close Relative and a Parent?	<u>Close Relative</u> - means Parent, Spouse/Partner, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild. <u>Parent</u> - means parent, parent-in-law, step-parent or such person who was the Covered Person’s primary care giver as a child.
12	Any Excluded Activities? [► Please refer to the ACE Policy Wording & PDS for ALL DETAILS.]	ACE will not pay benefits with respect to any loss – which results from the “Covered Person” engaging in or taking part in: a) <u>flying in an aircraft or aerial device - other than</u> - as a passenger in an aircraft licensed to carry passengers; or b) training for or participating in <u>Professional Sport</u> of any kind. (Exclusion: 1, Page 45.) Otherwise, “higher risk” activities such as abseiling, mountain climbing, skiing, etc. continues to be covered under ACE Travel Policy: 02.PP.015907. <u>Professional Sport</u> means any sport for which a Covered Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which accounts for more than fifteen percent (15%) of their annual income from all sources.
13	Overseas - Motor Vehicle Hire	<u>It is a condition</u> under Section 10 of this Travel Insurance, that the <u>Student</u> has purchased all compulsory Rental Vehicle Insurance provided by the Rental Organisation, against loss or damage to Rental Vehicle during the rental period. The Travel Insurance would then cover the <u>Excess</u> payable if the Rental Vehicle is involved in an accident, or is stolen. Provided the compulsory insurance has been purchased – it is not necessary to pay an extra premium to reduce the excess lower than the University’s insured amount.
14	Pre Existing Conditions?	Cover is provided for a “ <u>medical emergency</u> ” (if accepted by ACE Ins), but there is <u>No Cover for medication replacement or Ongoing Treatment</u> – in respect of a Pre-Existing condition which commenced prior to your Journey (Note: Exclusion: 2, P 28 in PDS.) <u>Pre-Existing Condition</u> is defined as: 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”.
15	Policy Wording / (P D S.)	Access to the new “ACE” <u>Business Travel Policy Wording & PDS: 14.PDS.ACE.BTA.01</u> is via the <u>UoM Insurance Office website</u> .
16	Where to submit a Travel Claim	Claims can be lodged direct with the <u>ACE Claims Agent – Corporate Services Network (“CSN”)</u> via: claims@csnet.com.au There is no specific time-limit, however, “CSN” requests that a claim be lodged as soon as practical, during, or after the travel.
17	Claim Payments for University Owned Property	To enable “CSN” to transfer their <u>claim payment to the University of Melbourne</u> – record these details on the Claim Form: <u>BSB: 083 – 170 / ACCOUNT: 515618328 / SWIFT CODE: NATAAU 3303M / ACCOUNT NAME: The University of Melbourne – Operating Account / BANK: National Australia Bank – AND</u> – Confirm the details to ins-office@unimelb.edu.au
18	PRE-TRAVEL Risk Management PRECAUTIONS	<u>Students</u> who intend to Travel OVERSEAS on Authorised University Business Travel, should undertake the following: – Check their destination’s Travel Advice at DFAT: http://www.smarttraveller.gov.au/zw-cgi/view/Advice/Index – Register their Overseas Destinations at DFAT Smart Traveler: http://www.smarttraveller.gov.au/
19	TRAVEL ASSISTANCE	If an Emergency: Contact ACE Assistance (* 24 / 7 “OUTSIDE Australia.”) Ph (61 2) 8907 5995 [Reverse Charges.] Non-Emergency: For all Non-Emergency matters, contact ACE Customer Service on 1800 803 548 – quoting your Policy No.

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20. ► Online System – Procedure Details:

A. How to Access System?	B. How does System Work?	C. What is University Travel Purpose?	D. Who can Use the Online System?
E. High Risk Destinations	F. Registration Difficulties	G. Prior Travel to “Home” Country	H. University Staff Responsibilities
► For STUDENTS :			
A. How Can You ACCESS the the <i>ONLINE</i> Student Travel Registration System?		<ul style="list-style-type: none"> ▪ Login to Insurance Office website http://www.fpg.unimelb.edu.au/io/unimelb/online-st.html ▪ Click on – ONLINE Travel Registration Link ▪ Click on – Box – “Log in and Register Your Travel” ▪ Login – With University User- Name & Password 	<ul style="list-style-type: none"> ▪ Login to Insurance Office website http://www.fpg.unimelb.edu.au/io/unimelb/staff.html ▪ Click on – Staff Link ▪ Click on – Box – “Log in to Approve Student Travel Registration” ▪ Click on – Search Applications
		<ul style="list-style-type: none"> ▪ AT LEAST 7 University BUSINESS DAYS – before Departure Date. 	<ul style="list-style-type: none"> ▪ Click on – Student’s “Given Name” or “Family Name” to view
B. How does the <i>ONLINE</i> System Work? (Note: The Online - Student Travel Registration System is independent and fully automated. It is <u>not connected</u> to other systems, such as ISIS, Themis or (Staff) Travel Portal.)			
1 To commence the Online Travel Registration – (a 2 STEP Approval Process*) – <u>each Student should FIRST</u> – (* Vet Science excluded.)			
• IDENTIFY UoM Email Address AND • AVAILABILITY of their INITIAL STAFF APPROVER** (**Can be any UoM Staff.)			
2 LOGIN and REGISTER your Uni. Melbourne course accredited and required travel – via our Insurance Office website (listed above.)			
3 Online System will then – automatically deliver a System Email request to your INITIAL STAFF APPROVER to process your Application.			
<ul style="list-style-type: none"> • A System generated Email is sent to you to acknowledge the submission of your Application. • If the processing of your Application appears to be delayed, YOU must follow it up with your relevant Staff member(s). • You can CHANGE your Application BEFORE your Departure Date, “VALIDATE” the details & “RE-SUBMIT” Application for Approval. 			
4 IF APPROVED by INITIAL STAFF APPROVER – a SYSTEM EMAIL REQUEST – IS SENT to the FINAL STAFF APPROVER .			
5 After the FINAL STAFF APPROVER authorizes the Registration, a System generated Email with:			
<ul style="list-style-type: none"> • a PDF Confirmation of Cover letter and • Benefits Summary and Claim Guide attachment is sent to the <u>Student</u> , <u>INITIAL STAFF APPROVER</u> , <u>FINAL STAFF APPROVER</u> and specified <u>Department staff</u> [for their reference.]			
►► ALL Registrations <u>NOT</u> fully processed before 12.01 am on DATE OF DEPARTURE are “ EXPIRED ” and LOCKED OUT by the System.			
C. What is the University Travel Purpose?			
1 Conference: –		2 Electives: – Medical or Other;	
3 External Study: – Consulting/ Practicum Subject, Individual Subjects, Semesters, Traveling Studio (MSD);		9 Performance / Exhibition / Screening: –	
4 Farm Work: – Vet Science;		10 Placement: – Medical, Optometry, Social Work, Vet Science - Clinical Work, MGS of Education, or Other;	
5 Field Site Work: – Zoology, Earth Sci.		6 In Transit: –	
7 Internship: –		11 Research: –	
8 Other – Free Text Field : – Please state... (Eg: Name / Subject / Program, Subject Code, Destination Institution, etc.)		12 University Representation: – Sporting or other;	
		13 Visit : – Other – (Please specify).	
		14 Visit : – University	
		15 Workshop: –	
D. Who can USE the Online System? The <i>Online</i> System is available to ALL currently enrolled UoM <u>Students</u> – to undertake authorized travel – to complete their compulsory University coursework and research. This is whether or not, they wish to obtain the “free” Travel Insurance cover provided by the University Insurance Office, or simply seek to rely upon their own travel insurance cover. University <u>staff</u> can also register their Students University travel.			
E. HIGH RISK Destinations If this application involves overseas travel, each Student should check the travel advisory at the Australian Department of Foreign Affairs and Trade (DFAT) website: http://www.smarttraveller.gov.au for each their proposed destinations. NOTE: If any proposed destination is classified by DFAT as:			
• RECONSIDER YOUR NEED (TO TRAVEL) , – OR – • DO NOT TRAVEL ,			
the University School or Department must ensure that a written <u>Letter of Approval</u> from the University’s Academic Registrar: http://msl.unimelb.edu.au/leadership/academic_registrar [Phone: +61 3 8344 9667 – OR – Email: m.ferella@unimelb.edu.au .] is first obtained – BEFORE the Student travel can be authorized the travel. If this process, is not complied with, it may invalidate the University’s travel insurance protection provided to the Student.			
F. REGISTRATION DIFFICULTIES [NOTE: To Check Application Status LOGIN to see which Staff Member has processed it. Chase them up <u>Directly</u> , if required.]			
►►► If you have difficulty registering your Travel details, please try the following methods:			
<ul style="list-style-type: none"> • Delete all your data, logout and then log back in to the system to re-enter your travel details; • Check to see that you have not reproduced the same date – on different lines of your itinerary; • Observe and follow the “prompts” generated by the System; 			
[Note – the System can only send data – – FROM – your correct University of Melbourne – S T U D E N T Email Address: xxxxxxx@student.unimelb.edu.au] – TO – the correct University of Melbourne – S T A F F Email Address: xxxxxxx@unimelb.edu.au]			
To – CHANGE or CORRECT– your EXISTING Travel Application – (eg: Change the Itinerary or to Re-send to another UoM staff member) ► UPDATE the DATA; ► VALIDATE the Information; ► RE-SUBMIT the Application (to be processed.).			
G. Travel to Home Country Before commencing University Travel. If you are an overseas student you have 2 options – where you intend to return to your Home Country <u>FIRST- before University Travel</u>			
1. Record your Date of Departure from your Home Country – as your Departure Date from Australia. (This ensures that your Travel Insurance Period – only starts from the Date you leave your Home Country to do University Travel.) – OR –			
2. Record the Date that you actually leave Australia – as your Date of Departure from Australia. (To ensure that your Travel Insurance Period – starts from your Departure Date from Australia & can include time in your home country.)			
H. UNIVERSITY STAFF Responsibilities All Student Travel Registrations – must be authorized by UNIVERSITY STAFF members. No Application should be “Approved” and should therefore be “Rejected” by the UoM Staff Member – where:			
<ul style="list-style-type: none"> • the University Staff member – does not know, or cannot verify, the Student’s University Travel Purpose – as a <u>compulsory</u> University of Melbourne – Course or Research Requirement; • the student is <u>not enrolled</u> to undertake a UoM Unit, Course or research – within their School or Department. 			