

Student Travel Insurance – Summary & Claim Guide (From:



Part A: Schedule of Benefits Policy No: 02.PP.015907 (Incl. Exchange/ MGM.)

The University of Melbourne (UoM) holds a Business Travel Insurance Policy 02.PP.015907, (the Policy) with insurer, ACE Insurance Limited, (ABN 23 001 642 020, AFS Licence No. 239687) of Sydney, NSW, 2000 (ACE). This Benefits Summary, provided for general information only, may change marginally when automatically renewed each year on the 31st October. It is not a substitute for the complete record of insurance cover set out in the PDS.

Please refer to the ACE Policy Wording & Product Disclosure Statement: 14.PDS.ACE.BTA.01, via the University Insurance Office web-site for full details.

An extension to the Period of Cover can be obtained through the purchase of a separate ACE Travel Ins Policy - at: <https://blt.acetravelinsurance.com/?brokerCode=mlb>

University Insurance Office	Insured Person Categories	Policy Limits
EMAIL: ins-office@unimelb.edu.au Website: http://www.fpg.unimelb.edu.au/io/ Contact: Insurance Officer Ph: +61 3 8344 3444	* Category 1: Students who University accepts as Eligible. (NO cover for Spouse/Partner or Child.) * Category 2: Affiliated Members of MU Sport who the University of Melb. accepts as Eligible. * Category 3: MU Sport Participants & Others who the University of Melb. accepts as Eligible.	Insured Categories: 1. 2 + 3.

SECTION 1: PERSONAL ACCIDENT AND SICKNESS	Part A	Lump Sum Benefits	Table of Events 1 - 19. /Limit: 10% if under 19.	\$100,000	\$100,000
- Lump Sum Benefits or Weekly Benefits if a "Covered" Person suffers a Bodily Injury or Sickness which results in a covered Event (as per Table/ Events) whilst on a Journey. A covered Event may include an Accidental Death, a disablement and/or a Bodily Injury/ Sickness resulting in Covered Person temporarily unable to work.	Part B	Lump Sum Benefits	Events 2 to 19	\$100,000	\$100,000
	Part B	Weekly Benefits (Injury)	156 Weeks / 85% Salary 7 Days Excess	\$ 250	\$ 250
	Part C	Lump Sum Benefits	Sickness Resulting in Surgery	\$ 20,000	\$ 20,000
	Part D	Lump Sum Benefit	Injury Resulting in Broken or Fractured Bones	\$ 3,000	\$ 3,000
	Part E	Lump Sum Benefit	Injury Result. in Loss of Teeth / Dental Work	\$ 1,000	\$ 1,000

Additional Sub-Limits of Cover:	Corporate Image Protection: 15,000	Independent Financial Advice: \$7,500	Premature Birth (before 26 weeks gestation) or Miscarriage: 5,000
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SECTION 2 + 3: Access to International Assistance is available, if an Insured Person during their travel has been threatened, attacked or forcibly detained. If an Event occurs - or is believed to have occurred - the University of Melbourne representative must phone the University's Parkville Office 24 hour Emergency No: + 61 3 8344 6666, for contact details.

SECTION 4: MEDICAL, EVACUATION & ADDITIONAL EXPENSES	MEDICAL EXPENSES (Outside Australia.)	Excess: \$ 100 /Person	Unlimited Cover
ACE will pay or reimburse the University, Covered Person or Covered Person's estate for certain Medical, Evacuation and Additional Expenses if a Covered Person suffers a Bodily Injury or Sickness whilst on a Journey. a. necessarily incurred expenses for hospital, surgical or other diagnostic or remedial treatments as a direct result of the Covered Person's Bodily Injury or Sickness; b. necessarily incurred expenses for emergency dental treatment as a result of a Bodily Injury, or to resolve the acute, spontaneous and unexpected onset of pain; c. expenses related to the evacuation of the Covered Person to the most suitable hospital or to Covered Person's Country of Residence as a direct result of their Bodily Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Covered Person; d. reasonable travel and accommodation expenses of any two (2) specified persons known to the Covered Person who, as a result of the Covered Person's Bodily Injury or Sickness, are required to travel to, or remain with, the Covered Person on Doctor's advice; e. the ongoing medical expenses incurred after a Covered Person has returned to their Country of Residence for treatment of a Bodily Injury or Sickness for which treatment was first sought and received whilst on a Journey.	CANCELLATION / CURTAILMENT EXPENSES	Excess: \$ 200 /Person	Unlimited Cover
	Continuous Bed Confinement [Max. 100 Days.]	Excess: \$ NIL.	\$ 100 /day \$ 100 /day
	Trauma Counselling – Per Visit / To Max \$ 5,000	Excess: \$ NIL.	\$ 500 \$ 500

SECTION 5: ACE ASSISTANCE & SECURITY ADVICE (Outside Australia.) Ph: 612 8907 5995 Reverse Charges/visit: www.aceassistance.com **Included**

	ACE Assistance – Travel and Medical Assistance: Dial +61 2 8907 5995 and select Option 1 ACE Assistance supports the business traveller with a range of emergency medical advice and travel assistance services. A team of medical practitioners and travel specialists, based in Australia, are available to assist: 24 hours a day, 7 days per week, with access via a global network to international resources.
	red24 – Travel Security Advice and Assistance Dial +61 2 8907 5995 and select Option 2 ACE has partnered with red24, a crisis management assistance company, to provide policyholders and covered travellers with a range of travel security services. This includes: <ul style="list-style-type: none"> • immediate access to security experts for any security or safety concerns; • concerns about identity being compromised due to a data breach; • ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident.

1. Log onto <https://www.red24.com/aceau> 2. If accessing for the first time, register by entering Policy Number: 02PP015907. 3. Complete registration form and click save. NB. when entering mobile number begin with (+) followed by international dialing code. For returning users log-in using e-mail address and chosen password selected at registration. Information on how to download the red24 app (dependent on smartphone device) can be obtained from the red24 portal when logged in.

SECTION 6: CANCELLATION & DISRUPTION	Loss of Deposits	Excess: \$ 200 / Person	Unlimited	Unlimited
Prior to the Journey commencing or whilst on a Journey, ACE will reimburse the Policyholder or the Covered Person for: a. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance; and/or b. any necessarily incurred reasonable additional Travel or Accommodation Expenses and/or out-of-pocket expenses as a result of unforeseen circumstance outside their control, such as (but not limited to): i. the Covered Person's unexpected death, Bodily Injury or Sickness preventing them from either commencing or continuing a Journey; or ii. Serious Injury or Serious Sickness of certain specified persons associated with Covered Person; or iii. Covered Person's residence or business suffering major theft or damage.	Cancellation / Curtailment Expenses	Excess: \$ 200 / Person	Unlimited	Unlimited
	Missed Transport Connection	Excess: \$ 200 / Person	\$ 5,000	\$ 5,000
	Overbooked Flight	Excess: \$ 200 / Person	\$ 2,500	\$ 2,500
	Funeral Expenses	Excess: \$ NIL.	\$ 25,000	\$ 25,000
	Out of Pocket Expenses [Max. \$1,000.]	Excess: \$ NIL.	\$ 100 /day	\$ 100 /day

SECTION 7: ALTERNATIVE EMPLOYEE / RESUMPTION OF ASSIGNMENT EXPENSES – Any One Insured Person / Any One Event **No Cover No Cover**

ACE will reimburse the University for certain Alternative Employee Expenses or Resumption of Assignment Expenses incurred as direct result of a Covered Person dying or suffering Bodily Injury or Sickness whilst on a Journey, or a claim being admitted under Cancellation & Disruption in Section 6.

SECTION 8: BAGGAGE & BUSINESS PROPERTY / ELECTRONIC EQUIPMENT / DEPRIVATION OF BAGGAGE / MONEY & TRAVEL DOCUMENTS	Baggage & Business Property [\$ 200 Excess.] – Total Limit of Cover	\$ 4,000	\$ 4,000
If during Insurance Period whilst the Covered Person and on a Journey: 1. the Covered Person sustains Loss of, theft of or damage to Baggage, Business Property, Electronic Equipment, Money or Travel Documents, ACE will reimburse the Policyholder or the Covered Person in respect of such Loss, theft or damage up to the corresponding amounts shown on the Schedule against Section 8, Baggage and Business Property, Electronic Equipment or Money and Travel Documents; or 2. the Covered Person's Baggage or Business Property is delayed, misdirected or temporarily mislaid by any transport carrier for more than eight (8) consecutive hours, ACE will reimburse the Policyholder or the Covered Person for any reasonable expenses incurred by a Covered Person in purchasing essential replacement clothing and toiletries up to the amount shown in Schedule against Section 8, Deprivation of Baggage.	(Including Digital Cameras.) – Limit Any One Item	\$ 1,500	\$ 1,500
	Electronic Equipment – Total Limit of Cover	\$ 1,500	\$ 1,000
	– Personal / Business Computers	\$ 1,000	\$ 800
	– Mobile Phones (From 1 Nov. 2013.)	No Cover	No Cover
	– Palm Pilots, PDAs, iPads, Tablets & other Mobile Internet Devices	\$ 300	No Cover
	– Limit – ALL OTHER (Non University Owned) Items	\$ 750	\$ 500
	– [Insured Person Owned] – Excess Per Person	\$ 200	\$ 200
	– Limit – University Owned Equipment Only – [Excess \$500.00.]	\$ 15,000	\$ 15,000
	Money and Travel Documents [\$ 200 Excess.] – Limit of Cover	\$ 500	\$ 300
	Deprivation of Baggage [NIL Excess] – Limit of Cover	\$ 500	\$ 300
	Identity Theft Extension [NIL Excess] – Limit of Cover	\$ 25,000	\$ 25,000
	Keys & Locks [NIL Excess] – Limit of Cover	\$ 2,000	\$ 2,000

DEFINITIONS UNDER SECTION 8

Baggage – means personal property belonging to the Policyholder or a Covered Person or for which a Covered Person is legally responsible, taken on the Journey or acquired during the Journey but shall not include household furniture or effects unless acquired during the Journey.

Business Property – means office equipment and the replacement value of plans, business papers, specifications, manuscripts and stationery.

Electronic Equipment – means any computers (including laptops, notebooks and tablets), mobile phones, global positioning devices, personal music / recording / gaming devices, cameras and other electronic items of a similar nature as deemed by ACE, which are intended for either personal or business use.

Loss – means items which are unrecoverable due to circumstances outside the control of the Policyholder or Covered Person.

Money – means coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, credit cards, petrol and other coupons in the possession or control of the Covered Person.

Travel Documents – means passports, travel tickets, visas, entry permits and other similar documents in the possession or control of the Covered Person.

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SECTION 9: PERSONAL LIABILITY	Any One Occurrence	\$10 million	\$10 million
If a Covered Person on a Journey in Insurance Period becomes legally liable to pay damages in respect of either Bodily Injury to any person or loss of or Damage to Property and such injury or damage is caused by an Accident, ACE will indemnify the Covered Person against such damages up to the Insured amount. ACE will also pay all Legal Costs and Expenses which are recoverable by a claimant from the Covered Person and all legal costs and expenses incurred by the Covered Person with ACE's written consent in the investigation or defence of a claim as a direct result of the Accident, in addition to the Insured amount. Note: No admission, offer or promise, payment or indemnity should be given without ACE's written consent (via ACE Assistance: +61 2 8907 5995.)			
		Court Attendance Benefit – [Maximum: \$1,000.]	\$ 100 /day \$ 100 /day
SECTION 10: RENTAL AND PERSONAL VEHICLE ACCESS	– Total Limit of Cover:		\$ 2,000 \$ 2,000
ACE will reimburse the Covered Person for the Excess of a Rental Vehicle or a Personal Vehicle which the Covered Person becomes liable to pay because the vehicle is involved in a collision or is stolen or damaged whilst under their care on a Journey. DEFINITIONS UNDER SECTION 10: Rental Vehicle means a rented sedan, station wagon, hatchback or four-wheel drive (4WD) and other non-commercial vehicle rented or hired from a licensed motor vehicle Rental / hire company for sole purpose of carrying Covered Person on public roadways and shall not include any other vehicle or use. Rental Vehicle Excess means the amount the University or Covered Person is legally liable to pay under the Rental Vehicle hiring agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period.			
		Rental vehicle Collection & Return Cover Extension – [Maximum: \$2,500.]	\$ 500 /wk \$ 500 /wk
SECTION 11: EXTRA TERRITORIAL WORKERS COMPENSATION	Weekly Compensation – Per Week –Per Person		No Cover No Cover
If Covered Person suffers an Accidental Death, Bodily Injury or Sickness, ACE will cover the University for resultant compensation benefits payable under workers compensation benefits arising in the course of their employment or damages payable at common law.			
		Total Limit of Liability- Any One Accident – All Insured Persons	No Cover No Cover
		Aggregate Limit of Liability – Any One Insurance Period	No Cover No Cover
SECTION 12: POLITICAL AND NATURAL DISASTER EVACUATION	ACE will reimburse certain costs of the Covered Person's return to their Country of Residence or nearest place of safety & reasonable accommodation costs if the Covered Person is unable to return to their Country of Residence, due to a covered political evacuation or if a major natural disaster has occurred in the country the Covered Person is in, necessitating an immediate evacuation for them to avoid risk of Bodily Injury or Sickness.		
		Any One Insured Person, Any One Event	\$ 20,000 \$ 20,000
		Specialist Security Services	\$ 50,000 \$ 50,000
		Annual Aggregate – Limit of Liability	\$100,000 \$100,000
SECTION 13: SEARCH AND RESCUE EXPENSES	Cover for costs of a recognized rescue provider or police whilst travelling outside Australia, if Insured Person is reported missing, necessitating a search and rescue to be undertaken. ACE will reimburse the Policyholder in respect of specified costs incurred by a recognised Rescue Provider or the police authorities if, whilst on a Journey outside their Country of Residence, a Covered Person is reported missing – And – it becomes necessary for the Rescue Provider or Police Authorities to instigate a Search & Rescue Operation – where it is believed the Covered Person has sustained an Injury or Sickness – Or is likely to occur due to the Weather.		
		Sum Insured (Per Person)	\$ 20,000 \$ 20,000
		Annual Aggregate – [Nil Excess.]	\$100,000 \$100,000

Part B : General Definitions

Accident means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Covered Person. Accidental Death means death occurring as a result of a Bodily Injury.	
Accompanying means travelling with or travelling separately from but with intention to meet, depart from or continue travelling with another Covered Person who is on a Journey.	
Bodily Injury means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person. It does not mean a Sickness.	
Close Relative 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.	
Dependent Child(ren) means a Covered Person's and their Spouse/Partner's unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are under nineteen (19) years of age or under twenty-five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon Covered Person for maintenance and support.	
Incidental Private Travel means travel which is private and taken either side of or during an authorised business trip.	
Parent means parent, parent-in-law, step-parent or such person who was the Covered Person's primary care giver as a child.	
Pre-Existing Condition means (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.	
Professional Sport means any sport for which a Covered Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.	
Serious Injury or Serious Sickness means a medical condition which a Doctor certifies as being life threatening and for which the person on whom the claim depends has not: (a.) received regular medical treatment or medication in the thirty (30) days immediately prior to the commencement date of the Covered Person's Journey, or (b.) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately before the start of the Covered Person's Journey.	
Sickness means any illness or disease of the Covered Person occurring during the Period of Insurance and whilst the person is a Covered Person and on a Journey.	
Spouse/Partner means a Covered Person's husband or wife and includes a de-facto and/or life partner with whom a Covered Person has continuously cohabited for a period of three (3) months or more at the time of loss.	
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.
What is the Scope of Cover?	WORLD-WIDE Cover is provided under this Policy in respect of the Authorized Dates of Travel, 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.
What is a (Travel) Journey?	Journey means a trip undertaken on Authorized University Business, inclusive of Incidental PERSONAL Travel, provided such travel involves a destination 100 kilometres or more from the Student's place of residence and does not include normal daily travel ("commuting") 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.)
Authorised Business?	Authorised Travel is necessarily incurred, to comply with an accredited, University of Melbourne course/ research requirement.
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 no. of PERSONAL Travel Days 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 – for the Complete Trip, via Student's own Travel Agent, or other facility; / OR 2. Purchase separate "ACE" Travel Insurance – for the Complete Trip – / OR 3. Purchase cover just for the Uncovered PERSONAL Travel Days (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 Date of Purchase – as their Departure Date from Australia. • It is not possible to back-date cover to an earlier date. Cover can only be obtained FROM the actual Date of Purchase. • 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 EXTENSION of Cover – to their University Student Travel Policy: 02.PP.015907.

Part C :

How to Claim

▶ For Urgent Assistance (Outside Australia)	Contact: ACE [24 Hour] Assistance Line:	+ 61 2 8907 5995 – OR – + 61 2 8907 5666	(Reverse Charges to Sydney Australia.)	– OR – Via ACE Website www.aceassistance.com

ACE Assistance is the 24 hour emergency referral service of ACE Insurance Limited and can provide the following services:

– Medical Assistance - overseas only

• Emergency Medical Consultation & support:	Medical practitioners specialising in emergency medicine are on call 24 hrs/day, 7 days/ week, to obtain medical support.
• 24 Hour Medical Referral	Assistance with referral to a hospital or medical facility, dentist, physician or pharmacy.
• Medical monitoring:	If you are hospitalised a doctor will maintain contact with you and the attending physician
• Medical Repatriation / Evacuation Service	If an evacuation is necessary, we will make all the arrangements to repatriate you as soon as you are medically able to be moved either on a commercial or private aircraft with the appropriate medical escort.
• Return of Mortal Remains	In the event of your death, we will co-ordinate repatriation of your remains.
• Guarantee of Hospital / Medical Expenses	If you are hospitalised ACE can send Letter of Guarantee to hospital to cover all reasonable charges for your hospitalisation.
• Liaison with family physician	ACE Assistance will act as a liaison point with your family doctor, relatives /or friends if your medical emergency warrants it.

– Non-Medical Assistance

• Lost document and ticket replacement	If travel ticket, passport or visa is lost or stolen while travelling, ACE can locate or replace & forward the document(s) to you.
• Consular referral / liaison	If requested we will contact local police, diplomatic contacts and/or airline personnel to assist you find your lost item(s).
• Other Travel Assistance Services	Legal referrals; Interpreter access & referral, Compassionate visit if travelling alone; Payment of approved medical services.

Claims to be REPORTED to ACE Ins. VIA “CSN”– within 30 Days of claim event – OR – AS SOON AS REASONABLY PRACTICAL.

▶ **To Lodge a Travel Claim:** [Please Record: 1. **Full Name** / 2. **UoM Student No.** / 3. **Travel** (5 digit.) **Application No.**

1	Complete ACE – Travel Insurance Report Form * & Include Original copy of supporting documents	IF – PART or ALL of the ACE INS. claim payment – is to <u>paid to The University of Melbourne</u> , Please request ACE Ins. to reimburse the following account: <table border="1" style="width: 100%;"> <tr><td>BSB:</td><td>083 – 170</td></tr> <tr><td>ACCOUNT:</td><td>515618328</td></tr> <tr><td>SWIFT CODE:</td><td>NATAAU 3303M</td></tr> <tr><td>ACCOUNT NAME:</td><td>The University of Melbourne – Operating Account</td></tr> <tr><td>BANK:</td><td>National Australia Bank</td></tr> <tr><td>BRANCH:</td><td>129-135 Elgin Street, Carlton. Victoria. 3053. Australia.</td></tr> </table> Important: Please ensure that REMITTANCE is sent to EITHER: Finance-bankrec@unimelb.edu.au OR + 61 3 9347 7527	BSB:	083 – 170	ACCOUNT:	515618328	SWIFT CODE:	NATAAU 3303M	ACCOUNT NAME:	The University of Melbourne – Operating Account	BANK:	National Australia Bank	BRANCH:	129-135 Elgin Street, Carlton. Victoria. 3053. Australia.								
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	* Available from UoM Insurance Office – Website: http://www.fpg.unimelb.edu.au/io/																					
2	EMAIL – ALL Documents – DIRECT to ACE's New Claims Agent: Corporate Services Network (CSN) claims@csnet.com.au																					
3	EMAIL – ALL Documents – To University Insurance Office ins-office@unimelb.edu.au																					
4	POST ALL ORIGINAL Documents to: ▶ Corporate Services Network (“ CSN ”) Level 2, 280 George Street SYDNEY NSW 2000. (Quote - Policy No: 02.PP.011296.)	Confirm – your Full Themis Account Code – to ins-office@unimelb.edu.au ▶ Please Note: Travel Claim Form [Last Page] / University Staff Authorization – <u>must be obtained.</u> <table border="1" style="width: 100%;"> <tr><td>I, (University Representative)</td><td></td></tr> <tr><td>confirm that (Insured Person)</td><td></td></tr> <tr><td>is an employee/ member of</td><td></td></tr> <tr><td>and that he/ she was on Authorised Business Travel on the Date of Loss.</td><td></td></tr> </table> <table border="1" style="width: 100%;"> <tr><td>Signature</td><td></td></tr> <tr><td>Name [Please Print.]</td><td></td></tr> <tr><td>Title</td><td></td></tr> <tr><td>Contact Number</td><td></td></tr> </table> <table border="1" style="width: 100%;"> <tr><td>Claim Reference (if known)</td><td></td></tr> <tr><td>Policy Number</td><td>(UoM – Staff.) 02.PP.011296 – OR – (UoM – Students.) 02.PP.015907</td></tr> </table>	I, (University Representative)		confirm that (Insured Person)		is an employee/ member of		and that he/ she was on Authorised Business Travel on the Date of Loss.		Signature		Name [Please Print.]		Title		Contact Number		Claim Reference (if known)		Policy Number	(UoM – Staff.) 02.PP.011296 – OR – (UoM – Students.) 02.PP.015907
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5	DIRECT ALL Inquiries to: ▶ Ph: + 61 2 8256 1780 Fax: + 61 2 8256 1775 Email: claims@csnet.com.au																					

Required Claim Documentation / Per Policy Section [Delays will occur if supporting documents are not provided.]

Cancellation charges, Loss of Deposit Expenses	• Original Tickets/Vouchers - if Refund is not obtainable. • Doctor's/ Hospitals Certificate specifying condition's exact nature suffered; • Travel Agent Letter verifying Total Journey Cost, Value of Journey's Unused Portion, Cancellation Charges incurred & Total Refund received.
Overseas Medical, Dental and / or Hospital Claim	• Original Doctor's/ Hospital accounts and receipts • Details/ statements relating to Medical Benefit Refunds. (Note: An Insured Person is Not covered by this Insurance – where a Journey is undertaken against their Doctor's advice, or if they are Not Fit to Travel.)
Personal Liability Claim	• Letters or Demands of a Claim made against you. (No admission, offer, promise, payment or indemnity should be made without Insurer's written consent.)
Baggage, Personal Effects Claim	• Report or Letter from authority i.e. Police, Airline confirming the loss occurred and the amount of compensation provided. • Receipts, Guarantee Certificates, Instruction Manuals, Valuation Certificates, Bank Card or Credit Card Vouchers or other Proof of Purchase; • Quotations for replacement items claimed for repair or replacement. • Bank Statements, transaction receipts or other proof of cash claimed.
Rental Vehicle Collision & Theft Excess Cover	• Rental Agreement. • Company in respect of Excess/ Deductible • Vehicle repair invoice • Account evidencing payment of excess or deductible. (Note: This Insurance requires Insured Person to take out all Compulsory Motor Vehicle Insurance provided by Rental Company.)
Accidental Death Claim	• Original Death Certificate & Birth Certificate (or Certified Copies) • Copy of Coroner's Depositions & Findings. All Documents returned.
General Requirements	1. • LIABILITY claims, DO NOT make any admission/ offer. • Request Claim made against you -be put in Writing – by the OTHER PERSON.
	2. • Losses for Luggage & Travel documents must be reported to Local Authorities (eg: Airline / Police) in 24 hrs & Written Replies obtained.
	3. • For Medical claims, please FIRST LODGE claims to your own Private Health (Fund/ Ins.) provider – BEFORE Lodgement to ACE Ins.
	4. • Immediately REPORT Luggage Loss/ Damage to AIRLINE or CARRIER involved and submit a Claim to them. • Airline or Carrier may be responsible for Loss/ Damage. • You must FIRST obtain the Airline or Carrier's Written Response, to lodge – to support Claim to ACE Ins.