



University Travel Insurance Summary (Students) 2023-24

The University of Melbourne provides travel insurance for all students undertaking authorised University travel.

Policy Information

Policy No:	02PP015907
Insured persons:	All students of the University of Melbourne
Insurer:	Chubb Insurance Australia Ltd (A division of US-based Chubb Ltd: rated "AA" (S&P) and "A++" (AM Best), 2022)
Broker:	Aon Risk Services Australia Ltd
Period of Insurance:	31 st October 2023 – 31 st October 2024
Territory:	Worldwide

Special Notes / Additional Cover

Item	Coverage
COVID-19	Costs arising from medical treatment or hospitalisation due to COVID-19 are covered under the Medical Expenses section. Costs arising from travel disruption due to COVID-19 are covered under the Cancellation & Curtailment Expenses section. Please note this excludes costs incurred for government-imposed border closures.
Incidental Private Travel	Incidental private travel (i.e. holiday or leisure travel) is covered, up to a maximum of 20 days, when taken in conjunction with an authorised University-related journey.

Claims

If you suffer an injury, illness, or have lost/stolen/damaged property whilst travelling:

- Please remember to **keep all receipts**, invoices and any other documentation to provide evidence of the costs you have incurred.
- Please ensure you **report all lost or stolen property to the police**, airline, hotel or other official travel or accommodation provider, and keep a copy of their report. The report does not need to be in English.

Emergency Assistance

If you require emergency medical or security assistance while travelling, contact Chubb Assistance:

- **+61 2 8907 5995** (24/7, reverse charges)

Note: in some countries you may be required to contact the local operator and request a reverse charges call.

Quote the University's travel insurance policy no. **02PP015907** when you call Chubb.

University Security can also provide assistance on +61 3 8344 6666 or 1800 246 066.

NOTE: THIS DOCUMENT IS A SUMMARY ONLY. FOR FULL DETAILS PLEASE SEE THE POLICY SCHEDULE AND WORDING, AVAILABLE FROM THE INSURANCE OFFICE

Coverage (all amounts in AUD)

Section	Limit	Excess	Notes
Medical & Evacuation Expenses	Unlimited	\$100	Covers emergency hospital, surgical or other diagnostic or remedial treatments provided by a doctor for sudden, unforeseen and unexpected injury or illness, including for COVID-19. Includes emergency dental treatment provided by a dentist. Includes medical evacuation and repatriation. Excludes costs incurred in your country of residence and in Australia.
Travel Cancellation & Disruption	Unlimited (University travel)	\$200	Covers costs for cancellation or alteration of a journey due to unexpected illness or other unforeseen circumstance, including COVID-19.
	\$20,000 (private travel)		
Baggage, Personal Effects & Electronic Items	Covers loss or damage to luggage, personal effects such as clothing and toiletries, and electronic items. Also covers UoM property.		
	\$2,000	\$200	Luggage and personal effects (eg suitcases/bags, clothing, toiletries)
	\$4,000		Computers
	\$1,200		Mobile phones
	\$500	All other electronic items (inc tablets)	
\$15,000	\$500	UoM property	
Deprivation of Baggage	\$500	Nil	Covers essential replacement clothing and toiletries if airline delays/misplaces baggage for 8 or more hours.
Money	\$500	\$200	Covers loss or theft of money (eg cash, debit/credit cards) or travel documents (eg passports, visas).
Repatriation of Remains	\$50,000	Nil	Covers reasonable expenses for transporting bodily remains and personal effects home.
Personal Accident & Sickness*	Various limits Death benefit \$100,000	Various	Lump sum or weekly benefits payments if an insured person suffers injury, sickness or accidental death.
Rental Vehicle Excess	\$8,000	Nil	Covers excess payable to car rental company if rented vehicle is stolen or in a collision. Must take all compulsory insurance; no need to purchase 'excess buyback' from car rental company.
Personal Liability	\$10,000,000	Nil	Covers legal liability for bodily injury or property damage resulting from an accident caused by an insured person. Note: in some countries this is referred to as Civil Liability.

*Note: there are some exclusions and reduced benefits in the Personal Accident & Sickness section for travellers over 75 years of age. For full details please contact the Insurance Office.