

# Deakin University Travel Insurance

## Summary of Cover

*This document is provided purely as a summary of the Policy Coverage and is not to replace the Policy Schedule and Wording in the event of making a claim against this policy.*

**Insurer** Chubb Insurance Australia Limited

**Policy Number** 02PP027626

**Period of Insurance** From: 4:00PM on 1 November 2022  
To: 4:00PM on 1 November 2023

**Covered Person(s)** All staff, students, alumni and authorised travellers of the Policyholder.

**Scope of Cover** Cover under this Policy applies whilst a Covered Person is on a Journey

**Journey Definition** Journey means a business trip involving travel exceeding a radius of one hundred (100) km from the Covered Persons normal place of residence or business premises, undertaken and authorised by the Policyholder, and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be three hundred & sixty five (365) days.

**Geographical Limits** Worldwide

**Claims Administrator** CSN

SECTION 1 - PERSONAL ACCIDENT AND SICKNESS		
<b>PART A - LUMP SUM BENEFITS</b>		
<b>Event 1 – Accidental Death</b>		
Lump Sum Benefit	\$	300,000
Dependent Children	\$	25,000
Accompanying Spouse/Partner	\$	300,000
<b>Event 2-19</b>		
Lump Sum Benefit	\$	300,000
Dependent Children	\$	300,000
Accompanying Spouse/Partner	\$	300,000
PART B - BODILY INJURY RESULTING IN SURGERY BENEFITS		
Lump Sum Benefit	\$	20,000
Weekly Benefits	\$	2,500 X 156 weeks
Not Exceeding % of Covered Persons Salary		85%
Excess Period		14 days
PART C - SICKNESS BENEFITS		
Lump Sum Benefit	\$	20,000
Weekly Benefits - Events 31-32	\$	2,500 X 156 weeks
Not Exceeding % of Covered Persons Salary		85%
Excess Period		14 days
PART D - FRACTURED BONES		
Lump Sum Benefits	\$	10,000
PART E - LOSS OF TEETH OR DENTAL PROCEDURES		
Lump Sum Benefits	\$	5,000
Limit per Tooth	\$	250
ADDITIONAL COVER UNDER SECTION 1		
1.13 Corporate Image Protection	\$	15,000
1.15 Dependent Child Supplement		
Lump sum per dependent Child	\$	10,000
Maxmium benefit any one Family	\$	30,000
1.23 Independent Financial Advice	\$	7,500
1.30 Partner Accidental Death benefit	\$	25,000
1.31 Spouse / Partner Retraining Benefit	\$	15,000
1.34 Tuition or Advice Expenses		
1.15 Dependent Child Supplement		
Per month (Maximum 6 months)	\$	750
SECTION 4 – MEDICAL, CANCELLATION & CURTAILMENT EXPENSES		
Medical & Additional Expenses		
Sum Insured		Unlimited
Excess		Nil
Dentures	\$	2,500
Ongoing Medical Expenses outside of Australia	\$	50,000
Reasonable Funeral Expenses	\$	50,000
Cancellation & Curtailment Expenses		
Sum Insured		Unlimited
Excess		Nil

<b>SECTION 4 - EXTENSIONS</b>		
Continuous Worldwide Bed Confinement		
Daily Benefit	\$	200
Maximum Days		30 days
Financial Insolvency	Not Applicable	
HIV/AIDS contracted through Bodily Injury or Accident	\$	100,000
Trauma Counselling		
Per Visit	\$	500
Maximum per Covered Person	\$	5,000
<b>SECTION 5 - CHUBB EMERGENCY ASSISTANCE</b>		
International SOS (ISOS)		
<b>SECTION 6 – Loss of Deposits</b>		
Loss of Deposits		
Sum Insured		Unlimited
<b>SECTION 7 – BAGGAGE AND TRAVEL DOCUMENTS</b>		
Baggage and Business Property		
Sum Insured	\$	15,000
Limit any one item	\$	5,000
Deprivation of Baggage	\$	3,000
Electronic Equipment	\$	7,500
Excess	\$	250
Fraudulent use of Money/travel Documents	\$	3,000
Money / Travel Documents	\$	5,000
Excess		Nil
Identity Theft	\$	20,000
Keys & Locks	\$	2,000
<b>SECTION 8 – ALTERNATIVE EMPLOYEE / RESUMPTION OF ASSIGNMENT EXPENSES</b>		
Sum Insured	\$	20,000
<b>SECTION 9 - PERSONAL LIABILITY</b>		
Sum Insured	\$	10,000,000
<b>SECTION 9 - EXTENSIONS</b>		
Court Attendance Benefit		
Daily Benefit	\$	100
Maximum Payment	\$	1,000
<b>SECTION 10 - RENTAL AND PERSONAL VEHICLE EXCESS</b>		
Rental Vehicle Excess	\$	5,000
Excess and/or no claim reimbursement	\$	2,000
Per Week	\$	500
Maximum Payment	\$	2,500
<b>SECTION 10 - EXTENSIONS</b>		
Towing Expenses	\$	1,000
<b>SECTION 11 - EXTRA TERRITORIAL WORKERS' COMPENSATION</b>		
Weekly Benefits per covered person	\$	1,000
Damages, Costs and Expenses	\$	1,000,000
Extra Territorial Workers' Compensation	\$	1,000,000

<b>SECTION 12 – Missed Transport Connections</b>		
Specialist Security Services	\$	5,000
<b>SECTION 13 – OVERBOOKED FLIGHT</b>		
Sum Insured	\$	5,000
<b>SECTION 14 – POLITICAL &amp; NATURAL DISASTER EVACUATION</b>		
Political & Natural Disaster Evacuation	\$	500,000
Evacuation Expenses	\$	20,000
Reasonable accommodation costs		
Per Day	\$	250
Maximum number of days		14 days
<b>SECTION 15 – SEARCH &amp; RESCUE EXPENSES</b>		
Sum Insured	\$	20,000
Aggregate Limit of Liability	\$	100,000

<b>Aggregate Limits of Liability</b>	Any one occurrence - Personal Accident and Sickness	\$	15,000,000
	Non-Scheduled Flights	\$	1,000,000
	Any one event with respect to War / Civil War	\$	500,000
	Any one (1) Period of Insurance with respect to War / Civil War	\$	1,000,000

**Incidental Private Travel**

Incidental private travel – limited to a maximum of 20 days in the aggregate, taken either side of an authorised business trip