



Australian
National
University

CORPORATE TRAVEL POLICY

Policy Holder: Australian National University

Policy Number: 01PP 528643

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Travel Insurance – Summary

It is recommended that you Print this section and keep with your Passport whilst you are travelling in the event that you need assistance all details are contained herewith.

Who is covered

- All Employees, Expatriates and Students of the Insured whilst on authorised business travel (*Category 1*)
- Any other authorised traveller whose cost of travel is paid by the ANU in whole or in part either directly or by way of reimbursement (*Category 2*)
- Category 1 and 2 whose travel pattern exceeds 180 days but limited to 365 days - (*Category 3*) applies to travel outside Australia only

Travel must be documented

Travel undertaken on behalf of the University must be documented and approved in writing by the delegate prior to departure. Evidence of approved travel is to be supplied in the event of a claim. If the approved travel is for a period in excess of three months, the Travel Declaration must be completed by the traveler and approved by the delegate prior to travel being undertaken.

Period of cover

From the time you leave your normal place of residence until your return up to:

- 180 days for travel within Australia
- 365 days for travel Overseas

Please go to the next page for a summary of “What is covered”

What is covered – Subject to Policy Terms and Conditions at the time of the event the following Benefits apply. All amounts shown in the table below are the maximum amounts payable.

Summary of Benefits	
Section 1 Personal Accidental Injury resulting in surgery Weekly benefits – injury Injury resulting in fractured bones	\$200,000 \$20,000 \$500/week (limited to 85% of salary) \$3,000
Section 2 Kidnap & Extortion	\$500,000
Section 3 Hijack & Detention	\$6,000 (max \$100/day) Legal \$50,000
Section 4 Overseas Medical & Additional Expenses and Cancellation Charges & Curtailment Expenses	Unlimited
Section 5 ACE Assistance	Unlimited
Section 6 Loss of Deposits	\$20,000
Section 7 Baggage/Business Property Electronic Equipment Deprivation of baggage Money/Travel Documents	Baggage/Business property: <ol style="list-style-type: none"> 1. Employees/Expats & Students \$10,000 up to 6 months travel (max per item \$2,500) 2. Any other authorised traveller \$7,500 up to 6 months travel (max per item \$1,875) 3. Cat 1 and Cat 2 traveller overseas more than 6 months travel but less than 12 months travel \$7,500 (max per item \$1,875) Electronic Equipment <ol style="list-style-type: none"> 1. Employees/Expats & Students \$20,000 up to 6 months travel (\$350 excess) 2. Any other authorised traveller \$10,000 up to 6 months travel (\$350 excess) 3. Cat 1 and Cat 2 traveller more than 6 months but less than 12 months overseas \$10,000 (excess \$350) Deprivation of Baggage \$1,500 Money/Travel Documents \$5,000
Section 8 Alternative Employee/Resumption of Assignment Expenses	\$10,000
Section 9 Personal Liability	\$10,000,000
Section 10 Rental Vehicle Excess waiver	\$5,000
Section 11 Extra Territorial Workers Compensation	\$1,000,000
Section 12 Missed Transport Connection	\$10,000
Section 13 Overbooked Flight	\$2,500
Section 14 Political & Natural Disaster Evacuation	\$10,000
Section 15 Search and Rescue Expenses	\$20,000

Examples of What is not covered

- Incidental Travel that exceeds 60% of the journey
- Travellers deemed not fit to travel
- Electronic equipment not carried as personal cabin luggage
- Routine medical & dental consultations
- Routine medical prescriptions
- Traveller's over 80 years of age at time of loss. (Limited cover for persons aged over 75 years of age).
- Stress and Depression
- Drugs and Alcohol
- Claims arising from war, civil war, invasion whilst travelling in Afghanistan, Chad, Chechnya, Cote d'Ivoire, Democratic Republic of Congo, Iraq, Somalia, Sudan or Israel.

The above does not reflect all the exclusions. You should review the Travel Policy Wording to become familiar with all the terms and conditions. To view the [policy document click here](#)

ANU Contact Numbers

- ANU Insurance Office +61 2 6125 4257 (bh) OR
insurance.office@anu.edu.au

Useful Websites

ACE Assistance: www.aceassistance.com	Travel Doctor : www.traveldoctor.com.au
Lonely Planet Destinations Information: www.lonelyplanet.com.au	Department of Foreign Affairs and Trade (DFAT): www.smarttraveller.gov.au

What to do in the event of a Medical Emergency

If during *Authorised* Travel emergency assistance is required, the traveller or someone on their behalf should immediately contact ACE Assistance on:

+61 2 8907 5995

(Please ensure you print the [Ace Assistance Card](#) prior to travel and keep it with you).



ACE Assistance

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to ACE Assistance on

61 2 8907 5995

Country City Number

www.aceassistance.com

In the event of an emergency

Call the ACE Assistance number on your card reverse charges and advise

- Your Name
- Policy Number – **01PP528643**
- Name of Insured – **Australian National University**
- Phone Number of where you are calling from
- Nature of Assistance Required

Claim Procedure

In addition to a completed Claim Form you will need to attach supporting documentation as outlined below. Failure to provide these items may result in delays in processing your claim.

Please forward all completed Claim Forms to the Insurance Office at Building 10C.

1. CANCELLATION CHARGES, LOSS OF DEPOSIT CLAIM

- 1.1. The Original Tickets/Vouchers if a refund is not obtainable.
- 1.2. Doctor's/Hospital Certificate specifying exact nature of condition suffered by Injured/Sick person.
- 1.3. Letter from Travel Agent verifying total cost of journey, value of unused portion of journey, cancellation charges incurred and total amount of refund received.

2. MISSED TRANSPORT CONNECTION (ADDITIONAL EXPENSES) CLAIM

- 2.1. Letter from Airline stating reason for delay.
- 2.2. Receipts for additional expenses incurred as a result of 2.1 above.

3. OVERBOOKED FLIGHT

- 3.1 Letter from Airline stating that you were denied boarding on a confirmed scheduled flight due to overbooking.
- 3.2 Evidence of alternative transport made available including departure date/time.

4. OVERSEAS MEDICAL, DENTAL AND/OR HOSPITALISATION BENEFIT CLAIM

- 4.1. Original Doctor's/Hospital accounts and receipts together with details relating to medical benefit refunds.
- 4.2. Original Doctor's Certificate verifying nature of complaint suffered by you.

5. EMERGENCY EXPENSES CLAIM

- 5.1. Receipts and/or Tickets relating to additional expenses incurred. Doctor's/Hospital Certificate specifying exact nature of condition suffered by Injured/Sick person.
- 5.2. Letter from Travel Agent or carrier verifying reason for additional expenses and/or any refund applicable.

6. LUGGAGE, PERSONAL EFFECTS CLAIM

- 6.1. Report or letter from Authority (e.g. Police, Airline) regarding the loss.
- 6.2. Receipts Guarantee Certificates, Instruction Manuals, Valuation Certificates, Credit Card Vouchers or other Proof of purchase for items claimed.
- 6.3. Bank Statements, transaction receipts or other proof of cash claimed.
- 6.4. Quotations for replacement of items claimed OR receipts for items replaced.

Claim Procedure (continued)

7. DEPRIVATION OF BAGGAGE CLAIM

- 7.1. Report from Airline acknowledging baggage delayed/misplaced.
- 7.2. Documentation accompanying baggage when received.
- 7.3. Receipts for essential replacement clothing/toiletries purchased where baggage delayed more than 8 hours.

8. RENTAL VEHICLE COLLISION AND THEFT EXCESS COVER CLAIM

- 8.1. The Rental Agreement.
- 8.2. Notice from the Rental Company in respect of the excess or deductible.
- 8.3. Documentation evidencing payment of excess or deductible.

9. ACCIDENTAL DEATH CLAIM

- 9.1. The Original Policy Document.
- 9.2. Original of the Death Certificate which will be returned to you.
- 9.3. Copy of Coroner's Depositions and Findings (if applicable).
- 9.4. Original Birth Certificate which will be returned to you.

10. PERSONAL LIABILITY CLAIM

- 10.1. Letters or Demands of a claim made on you.

TRAVEL ~ Frequently asked questions

Is there cover for my partner/dependants who are accompanying me?

No.

Can my School/Faculty/Centre/Division reimburse me if I purchase a family travel policy?

Yes, but FBT will apply. Contact your relevant Business Manager.

I will be absent from Australia for more than 365 consecutive days, am I covered?

No. The maximum cover under the ANU's Corporate Travel Policy is 365 days. You should make alternative arrangements prior to departure to purchase additional cover.

I will be travelling within Australia for more than 180 consecutive days, am I covered?

No. The maximum cover under the ANU's Corporate Travel Policy is 180 days. You should make alternative arrangements prior to departure to purchase additional cover.

I will be travelling to a destination where DFAT have advised "Reconsider your need to travel" or "Do Not Travel". Am I covered by the ANU Business Travel Policy?

The policy provides cover for destinations where DFAT have advised "**Reconsider your need to travel**" or "**Do not Travel**", provided that you exercise due diligence to avoid or reduce the risks at the destination.

Please note that the policy does not cover war related travel claims when in Afghanistan, Chad, Chechnya, Cote d'Ivoire, Democratic Republic of Congo, Iraq, Somalia, Sudan or Israel. If it is deemed that travel is essential to these countries the Insurance Office may be able arrange a 'one off' policy. If a one off policy is agreed to by the insurer, any additional premium is a charge to the travellers budget unit.

Please also refer to [Overseas Travel to High Risk Destinations](#) and [Approval for Travel to High Risk Destinations](#), which has been issued by Human Resources. .

I am taking recreation leave as part of my overseas travel. Will I be covered under the University's policy?

Yes, unless the incidental component is more than 60% of the trip.

Are visiting fellows covered when travelling on authorised University business?

Yes, if the travel is paid for by the ANU.

Are people accompanying staff and students on field trips within Australia covered under the University's business travel policy?

Yes, if the person is authorised as a field assistant and the travel is paid for by the ANU.

If I purchase a ticket but subsequently am unable to travel, am I able to claim reimbursement for the cost of the ticket?

The Insurer will pay up to \$5,000 Lost Deposit, Cancellation and Curtailment expenses due to unforeseen circumstances outside your control. Refer Section 4 of Business Travel Policy.

Am I covered if my flight is overbooked

Yes, up to \$2,500 if whilst on a journey you are denied boarding on a confirmed scheduled flight due to overbooking and no alternative transport is made available within eight (8) hours of the scheduled departure.

Is there any cover for Dental Treatment?

Yes but not for expenses incurred for any medication or ongoing treatment for a condition which commenced prior to the commencement of a Journey and which such medication or treatment the covered person has been advised to continue during travel.

Note:

Expenses incurred to repair, replace or adjust dentures, provided those expenses are as a direct result of the covered person's bodily injury are limited to a maximum of \$1,500.

Routine consultations such as checkups are not covered.

Is there any cover for the replacement of research material if lost as part of lost or stolen baggage?

No. Loss, damage or destruction of project material collected whilst engaged in Authorised Travel cannot be insured. It is recommended that, where feasible, such material should be duplicated (including backup disks for material stored on computer) and kept separate from the original material.

Does the University's travel insurance provide any cover if I hire a car while on authorised travel?

Yes. When arranging the Hire, ensure that the Hire Agreement includes insurance. If you (as nominated driver) are involved in a collision or if the rental vehicle is stolen or damaged the travel policy will cover the Excess Motor Vehicle Rental Waiver up to \$5,000. Refer [Travel Policy](#) – Section 10.

Is there cover if my initial point of departure is external to Australia?

Yes, providing it is business travel or a field trip authorised by the ANU.

NOTE: This Policy does not provide cover where it is condition of your visit to have health cover for the entire duration of your stay in Australia.

Are there any age restrictions on Travel?

Yes. If you are over **75 years of age** there is no cover for Permanent Total disablement or for weekly benefits as a result of incapacity caused by injury. If you are over **80 years of age** no cover exists under this policy.

Do I need to declare any pre-existing medical conditions?

No, but medical/additional expenses are not covered where travel is undertaken against the advice of a Doctor or when you are unfit to travel or if the purpose of the Journey is to seek medical attention.

What do I do in the event of an emergency?

Contact Ace Assistance – see section **“What to do in the event of a Medical Emergency”**

PERSONAL TRAVEL TIPS

Security Guide

There are five basic principles of security that, when applied sensibly, reduce the risk of exposure to violence.

- Preparation
- Awareness
- Low Profile
- Unpredictable Routine
- Communications

Preparation

Thorough preparation is the most important habit or behaviour that will reduce your risk of exposure to violence. Risks can be substantially reduced by: being aware of the threats, staying alert to the changing situation, and applying simple precautions.

Awareness

Be alert to the fact that even when you take precautions, a residual security risk does exist and that you may become a target.

- Be aware of high risk areas
- Look out for strangers waiting by the house, office or car
- Be alert when arriving at or leaving commonly used places such as your home, office, restaurants and clubs
- Maintain a healthy suspicion of anyone who shows you undue attention
- Visualize your response to security incidents
- Be prepared to react rapidly if the security situation changes

Low profile

Criminals will normally target an individual because that person has come to their attention for some reason. As far as possible avoid attracting unnecessary attention to yourself.

Unpredictable Routine

For criminals and terrorists, a routine provides the best means for them to successfully attack a target. It is important that where possible you avoid setting a pattern.

Communications

Ensure that your communications equipment is fully charged and know the contact telephone numbers for police, ambulance and your workplace. If you are feeling threatened call for assistance or inform others.

Other Precautions

Documents

- Make three copies of all your key documents;
 - One to take with you and store in a different place to the originals
 - One to leave with your family
 - One to leave at your workplace
 - Carry at least four passport photos with you.
 - Remove all non essential paperwork from your wallet
 - Use a passport cover to make it more difficult for others to determine your nationality
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Personal Travel Tips

Luggage/Clothing

- Obtain a lock to secure your luggage
- Label your luggage with your home address in a covered tag (so as not indicate your nationality)
- Pack subdued comfortable clothing
- Pack a small medical kit that can be carried with you at all times
- Pack a spare pair of glasses and spare medications in your hand luggage.

Other Preparations

Read as much as possible about the history, geography, culture and current situation at your destination. Attempt to fly on larger modern aircraft. Run a final check of your bags to ensure you don't have any dangerous articles. Ensure your carry on luggage is free of sharp objects including scissors, metal nail files, penknives etc.

Check these websites:

ACE Assistance: www.aceassistance.com	Travel Doctor : www.traveldoctor.com.au
Lonely Planet Destinations Information: www.lonelyplanet.com.au	Department of Foreign Affairs and Trade (DFAT): www.smartraveller.gov.au

When things go wrong

Injury In the event of injury your first call should be to ACE Assistance to register your condition and get ACE Assistance resources working on your behalf. It is then recommend that you then call a local hospital.

Car Accident Your procedures in the event of an accident will change depending upon where you are in the world. In certain countries such as Papua New Guinea and Columbia, you should think carefully about staying at the accident site. In other locations you should remain at the accident site. Contact ACE Assistance for further advice and also contact police and ambulance.

Fire This is one of the most important risks for travelers. Know where the nearest fire escape is. Remain calm and head to the fire escape and outside to safety.

Earthquake If you are inside a building, seek cover under sturdy furniture that is unlikely to compress when lightweight debris and glass falls. As soon as a tremor has ceased move out of the building and at least one hundred meters away from any structure. If out in the open be aware of overhead objects such as power lines and material falling from buildings.

Riots and Mob violence. If you find yourself in the vicinity of large protest actions, immediately move away to a safe area. If you are stuck between police lines and an advancing crowd, seek to move off the street immediately.

Fire arm attack At the first sound of gun fire run toward the nearest cover/ concealment and try to locate the source of fire. Remain still and quiet. Once you have identified where the gunfire is coming from, look for an escape route. The route should have cover every 5 – 7 meters. Stay close to walls but not against them as bullets travel well along linear surfaces.

Bomb Blast If you are uninjured, move away from the blast site toward a secure area. Once you have identified a safe location move indoors and upstairs. Contact ACE Assistance.

Kidnapping Stay calm and cooperate. Do not make sudden movements and do not engage them in conversation. Minimize the importance of your role. Attempts to escape are usually unsuccessful and can increase the danger of physical harm however decisions of this nature are purely personal. And the motivations of some groups may affect your decision.