

# Volunteer Overseas Travel Insurance | General Information

## Am I eligible?

You may be eligible to receive benefits under James Cook University's (JCU's) Corporate Travel Insurance Policy should you meet the following criteria:

1. You must be an authorised JCU volunteer, including Honorary, Emeritus and Adjunct staff;
2. You must be on approved overseas travel on behalf of JCU.

## When am I covered?

Cover only applies whilst on a "Journey" as defined below:

- Approved University travel exceeding a radius of fifty (50) km from your normal place of residence or business premises; and
- The maximum duration of any one trip shall be twelve (12) months.

If you are travelling on an approved journey, you are covered:

- For direct travel to and from the approved destination;
- All business days at the approved location/s; and
- Incidental private travel.

## What is incidental private travel?

For insurance purposes, incidental private travel means days immediately before or after, or during approved University travel, which are incidental to the University travel.

## When do I need my own insurance?

You are responsible for your own travel insurance when:

- Your journey exceeds twelve (12) months;
- You are extending any approved University travel to include private leisure travel, not incidental to your JCU travel; or
- Your trip is not a JCU approved activity.

## Where can I get private travel insurance?

Insurance can be arranged online with JCU's corporate provider, [Chubb Insurance Australia Limited](#) or through any other insurer of your choice.

## Is it safe to travel?

It is important that all travellers make themselves aware of any potential risks or security threats in the country to which they are planning to travel. To learn about these possible risks visit [smartraveller.gov.au](#)

If the travel advisory alert for the intended destination/s is:

- Level 3 – Reconsider your need to travel;
- Level 4 – Do not travel; or
- No advice given

You must consult your supervisor for further advice before booking any travel.

If the security situation increases to Level 4 whilst you are in the country, contact [Chubb Assistance](#).

If your travel plans involve visiting Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Cuba, Democratic Republic of Congo, Iraq, Israel, Libya, Somalia, South Sudan, Sudan, Syria, or Yemen, **please notify [insurance@jcu.edu.au](mailto:insurance@jcu.edu.au) before booking your travel. There are policy exclusions in place for travel to these countries.**

## Pre-Travel Registration

If you are travelling overseas, subscribe to travel advice with the Department of Foreign Affairs and Trade (DFAT) by visiting the [Smartraveller](#) website.

When you subscribe, you may need to provide the following information:

- Do you have overseas travel insurance? **YES**
- Insurance Company: **Chubb Insurance Australia Limited**
- Policy Number: **04PP007672**
- Phone Number (Chubb): **+ 61 7 3221 1699**

It is also recommended that you:

- Register with [Chubb Assistance](#) using JCU's Policy Number **04PP007672** for additional travel advice (if you have already registered, simply log-in to update your destinations).

If, for any reason, you have not booked your travel through Concur, you are required to:

- Add your travel itinerary and plans to Triplt via the app or by emailing your itinerary to [plans@tripit.com](mailto:plans@tripit.com).

## Travelling to your home country or if you have dual citizenship

Medical and additional expenses benefits payable under the policy may be reduced or excluded if the traveller is covered by their home country's medical benefits scheme or a local health insurance policy. If the traveller is not able to access their home country's medical benefits then the JCU policy will cover the expenses.

If the traveller is an Australian resident and their travel plans include return travel to Australia at the conclusion of the business travel, and Chubb Assistance have recommended evacuation or repatriation, then the JCU policy will cover the expenses.

## COVID-19

If during the period of insurance and while the covered person (approved JCU traveller) is on a journey (approved JCU trip), they incur a loss of travel or accommodation expenses paid in advance of a proposed journey following the necessary alteration or cancellation of the covered person's journey OR necessarily incur reasonable and unbudgeted additional or forfeited travel or accommodation expenses and/or out of pocket expenses due to:

- The covered person's unexpected death from COVID-19; or
- The covered person contracting COVID-19 and being certified by a **doctor** as being unable to continue the journey as planned; or
- The covered person contracting COVID-19 which results in them being directed by a **health authority** to quarantine which prevents them from being able to continue their journey as planned; or
- The covered person, a close relative, close colleague or travelling companion of the covered person being directed by a **health authority** to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the covered person being able to continue the Journey as planned; or
- a close relative, close colleague or travelling companion of the covered person contracting COVID-19 or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned,

the Insurer will reimburse the Policyholder or the Covered Person up to the policy limits, provided that such claims result from an unforeseen

circumstance outside the control of the Policyholder or the Covered Person.

If you become ill overseas and need medical attention, cover will be provided under the Medical Section of the Policy.

Note, the Policy does have exclusions regarding Pre-Existing conditions. If you tested and are found to have had and recovered from COVID-19 it could still be considered Pre-Existing if this was in the 12 months prior to travel.

## Pre-Existing Conditions

Emergency medical and additional expenses are not covered under the following circumstances:

- Travel undertaken against the advice of a Doctor or Dentist;
- If you are unfit to travel;
- If the purpose of the travel is to enable you to seek medical attention for a Pre-Existing Condition;
- If the expense is for medication or ongoing treatment for a Pre-Existing Condition and which medication or treatment you have been advised to continue during travel.

Pre-Existing Condition means any physical defect, condition, illness or disease for which treatment, medication or advice has been received or prescribed by a Doctor or dentist in the past 12 months. This includes conditions, the manifestation of symptoms of which, a reasonable person in the circumstances would be expected to be aware at the time of booking their Journey.

If you have a Pre-Existing Condition, it is recommended that you consult your treating doctor prior to travel and obtain a medical certificate/doctor's letter declaring you are fit to travel.

There is no cover for events relating either directly or indirectly to a Pre-Existing Condition under Section 1 Personal Accident and Sickness.

## In the Event of an Emergency

In the event of an emergency, sickness or injury anywhere in the world, 24/7 travel, security and medical information and assistance is available.



This service includes:

- Medical Assistance
  - Referral to medical providers or other health facilities at your location;
  - Medical case management;
  - Emergency medical consultation and support;
  - Medical repatriation and evacuation management;
  - Guarantee of hospital/medical expenses;
- Travel Assistance
  - Lost passports and other travel documents;
  - Locating consulates and embassies;

- Arranging travel for family members to be with sick or injured person overseas;
- Locating local legal representation;
- Coordination of emergency travel and accommodation arrangements;
- Evacuation coordination if personal safety is at risk;
- Up to the minute global security information whilst travelling.

If you need to call **Chubb Assistance** whilst travelling, please have the following information on hand:

- JCU Policy Number 04PP007672;
- A return telephone number;
- Covered person's name and date of birth;
- The name of caller and their relationship to the covered person (if not you);
- Current location;
- Circumstances of the events that have prompted the call (type of case/incident);
- Home address/JCU details;
- Nationality/Passport details;
- Contact details for other parties involved in the incident, if relevant.

If you need assistance, or think you may need assistance, do not try to solve the problem without involving **Chubb Assistance**, as this may prejudice your right to claim under the Policy.

The traveller, when able to do so, **MUST** also contact the office of the Chief of Staff ([chiefofstaff@jcu.edu.au](mailto:chiefofstaff@jcu.edu.au)) to advise of the emergency situation.

## Pre-Travel Checklist

- I have checked the [Smartraveller](#) website to ensure the Country/ies I am travelling to are safe, prior to making any bookings and subscribed for travel updates;
- I have checked the validity of my passport prior to booking travel;
- I have received recommended vaccinations and medication, and discussed other health issues with a Doctor or Travel Health Service;
- I have considered my medical and fitness level, and I believe I am fit to travel;
- If I have a pre-existing condition I am aware that I should consult my treating doctor prior to travel and obtain a medical certificate declaring I am fit for travel;
- I have adequate supplies of prescription medication, and copies of any prescriptions, as well as other supplies I may need (e.g. personal hygiene products, contact lens solution, skin care products, dental care products, etc.) and researched overseas laws on travelling with medicines (refer [Smartraveller](#));
- I have packed my personal electronic equipment in my hand luggage;
- I have checked with my airline on prohibited items, liquid restrictions and luggage allowances;
- I have checked mobile phone coverage is available at my destination and have enabled international roaming;
- I have photocopied all travel and insurance documents and have emailed a copy to myself and a next of kin;
- I have saved the Chubb Assistance 24/7 emergency phone number in my phone;
- I have advised the JCU Insurance Office if I am travelling to any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Cuba, Democratic Republic of Congo, Iraq, Israel, Libya, Somalia, South Sudan, Sudan, Syria, or Yemen;
- I have arranged private travel insurance for any personal travel or other excluded activities.

Visit the [Smartraveller](#) website for further advice and travel tips.

## What is covered?

Below are some examples of situations that may be covered, subject to policy conditions, exclusions and excess:

- Medical Expenses due to sickness or injury;
- Cancelled or overbooked flights;
- Missed flight connections;
- Lost deposits for travel;
- Lost baggage;
- Emergency Evacuation;
- Repatriation.

## Policy Benefits (Summary Only)

The following is a summary of the major benefits available under JCU's travel insurance policy.

Claim Category	Benefit
<b>SECTION 1: Personal Accident and Sickness</b>	<p><b>Accident Only</b>  <b>Accidental Death / Bodily Injury</b> 3 x Salary up to \$750,000 (Events 1-19)  <b>Bodily Injury resulting in surgery</b> \$20,000 lump sum benefit (Events 20-24)  <b>Weekly Benefits Bodily Injury</b> resulting in inability to work/earn income \$4,000 x 156 weeks, not exceeding 85% of Salary (Events 25-26)  <span style="color: red;">(7 day excess period applies)</span></p>
<b>SECTION 2: Kidnap &amp; Extortion</b>	Maximum \$1,000,000 per event Trauma counselling benefit available
<b>SECTION 3: Hijack &amp; Detention</b>	Benefits when forcibly hijacked or detained for more than twelve (12) hours. Daily Benefit \$200, up to 30 Days Maximum <b>Legal Costs</b> up to a maximum of \$10,000
<b>SECTION 4: Medical &amp; Additional Expenses &amp; Cancellation &amp; Curtailment Expenses</b>	<p><b>Unlimited Medical and Additional Expenses</b> All reasonable costs <u>incurred outside of the Covered Person's Country of Residence (and Australia)</u> for Medical and Additional Expenses, as a direct result of the Covered Person's Bodily Injury or Sickness. Hospital, surgical or other diagnostic or remedial treatment must be given or prescribed by a Doctor. No cover for routine or general medical. Some sub-limits apply. <b>Cancellation &amp; Curtailment:</b> \$50,000 max</p>
<b>SECTION 5: Emergency Assistance</b>	Chubb Assistance Refer to "In the Event of an Emergency" on page 1 of this document.
<b>SECTION 6: Loss of Deposits</b>	Up to \$20,000

<b>SECTION 7: Baggage &amp; Travel Documents</b>	<p>Loss, theft or damage to certain items of <b>baggage, personal property</b>, up to a maximum of \$20,000 with a \$5,000 limit any one item; <b>Electronic Equipment</b> up to a maximum \$10,000.  <b>Money and Travel Documents</b> - \$5,000 max  <b>Deprivation of Baggage</b> - \$5,000 max  <span style="color: red;"><b>Excess: Baggage &amp; Personal Property \$100</b></span>  <span style="color: red;"><b>Excess: Electronic Equipment \$250</b></span></p>
<b>SECTION 8: Alternative Employee / Resumption</b>	Costs associated with JCU redeploying an alternative staff member \$20,000 max
<b>SECTION 9: Personal Liability</b>	\$10,000,000 in the aggregate. Legal Liability to pay damages to a third party following personal injury and/or property damage (conditions apply)
<b>SECTION 10: Rental Vehicle Excess Waiver</b>	If a rented vehicle is stolen, damaged or involved in an accident whilst in your care; up to \$5,000 can be claimed for rental vehicle excess costs Hire vehicle costs following this event can be claimed up to \$500 per day, max. \$2,500
<b>SECTION 11: Extra-Territorial Workers Compensation</b>	Covers JCU for specified non-statutory workers compensation benefits
<b>Section 12: Missed Transport Connection</b>	Up to \$10,000
<b>Section 13: Overbooked Flight</b>	Up to \$2,500
<b>SECTION 14: Political and Natural Disaster Evacuation</b>	Evacuation to home or to the nearest place of safety up to \$20,000 if deemed necessary to avoid risk of Bodily Injury and/or Sickness \$20,000 per person (Agg. \$250,000) Reasonable accommodation costs \$250 per day, up to a maximum of 14 days.
<b>SECTION 15: Search and Rescue Expenses</b>	\$20,000 per person (Agg. \$200,000), for specified costs incurred by a recognised rescue provider or police authority should you be reported missing and a search and rescue operation is conducted.
<b>Aggregate Limits of Liability</b>	Sections 1 & 2 – any one Period of Insurance \$10,000,000 Non-Scheduled Aircraft \$3,000,000 War/Civil War: \$500,000 any one Event, \$1,000,000 any one Period of Insurance

**Please note:** The above is a general summary of the cover only, does not form part of the Policy, and cannot be relied on as a full description of the cover provided. All of the above covers are subject to certain terms, conditions and exclusions (including limits and excesses).

## What isn't covered?

These are some of the things that you are not covered for:

- Any criminal or illegal activity;
- Claims arising directly or indirectly from alcohol abuse or drugs;
- Any intentional self-injury, attempted suicide or suicide;
- If the claimant is over 80yrs of age (unless specifically declared and agreed prior to commencement of trip);
- When permanently expatriated to an overseas location with the intention to work/live abroad;
- Recreational diving and/or snorkelling outside of JCU employment requirements, fieldwork or research;
- Voluntarily subjecting yourself to an abnormal risk of injury i.e. extreme sports/high risk activities including but not limited to hunting, racing, polo playing, hang gliding, mountaineering, rock climbing, abseiling, ballooning, parachuting, paragliding, gliding, bungee jumping, snowboarding, skiing, BASE jumping;
- Training for and/or participating in professional sport of any kind;
- Flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers;
- Travelling against the advice of a Doctor or Dentist or if unfit to travel;
- Routine, cosmetic or elective medical interventions;
- Expenses resulting from, a complication of, or infection with HIV or any variance;
- Civil unrest in circumstances where the civil unrest was in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey;
- Any event resulting from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in Australia or a Covered Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan;
- Treatment or services rendered within Australia for which a benefit is payable by Medicare, any Workers Compensation Legislation, any transport accident legislation, any government sponsored fund, plan or medical benefit scheme, or any other insurance policy required to be effected by or under law;
- Pregnancy or childbirth, except for unexpected medical complications or emergencies arising therefrom;
- Activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
- Mechanical or electrical failure;
- Any process of cleaning, restoring, repairing or alteration;
- Any loss or damage not reported to the authorities as soon as possible (written verification to be provided);
- Scratching or breaking of fragile or brittle articles, if as a result of negligence of the Covered Person;
- Any jewellery, electronic equipment, money or travel documents that are left unattended or do not accompany the Covered Person as personal cabin baggage (e.g. kept in stowed luggage);
- Cancellation, curtailment or diversion of scheduled transport services, if there has been warning before travel was booked that such events were likely to occur;
- If you change your plans or you're disinclined to travel;
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers;
- Carrier-caused delays or cancellations where the expenses are recoverable from the carrier;
- Forfeited travel deposits when returning home following a close relative's death or serious illness, when the death or illness could have been *anticipated* or *expected* to occur at the time of booking your travel arrangements.

## What do I need when submitting a Claim?

- If the claim is an emergency contact Chubb Assistance. Also contact JCU to advise of your emergency;
- If it is not an emergency contact [insurance@jcu.edu.au](mailto:insurance@jcu.edu.au)
- Obtain the relevant supporting documentation (e.g. Police report, repair/replacement invoices, medical reports, proof of ownership, etc.);
- Where your medical costs are likely to exceed \$2,500AUD or you are admitted to hospital, you must notify Chubb Assistance of your claim before proceeding further (exceptions for serious illness/injury causing incapacitation);
- In the event that your additional Travel or Accommodation Expenses may exceed \$5,000AUD, you must notify Chubb Assistance of your claim prior to proceeding with the booking;
- Where there has been a loss from theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police. A copy of the police report must be retained and forwarded with your claim lodgement;
- In the event that baggage is lost and/or damaged by an airline or carrier, it should be immediately reported and a claim lodged against the carrier for recovery/compensation in the first instance. In most cases they will be liable for some or all of the damage;
- Following loss or theft of a mobile phone, you must report the loss to your service provider to have the device blocked using the IMEI number, and such confirmation from the service provider must be provided when submitting a claim;
- Written approval must be sought from Chubb's medical advisor prior to resumption of assignment/travel following bodily injury and/or sickness.

**You should lodge your claim within thirty (30) days of the incident/illness/loss. Any delay in lodging your claim may adversely affect the assessment of your claim.**

**Remember to check applicable excesses prior to lodging a claim.**

## What if I have more questions?

Please contact JCU's Insurance Officer:

Email: [insurance@jcu.edu.au](mailto:insurance@jcu.edu.au)

Tel: +61 7 4781 4882

Website: [www.jcu.edu.au/chancellery/legal-and-assurance/insurance](http://www.jcu.edu.au/chancellery/legal-and-assurance/insurance)