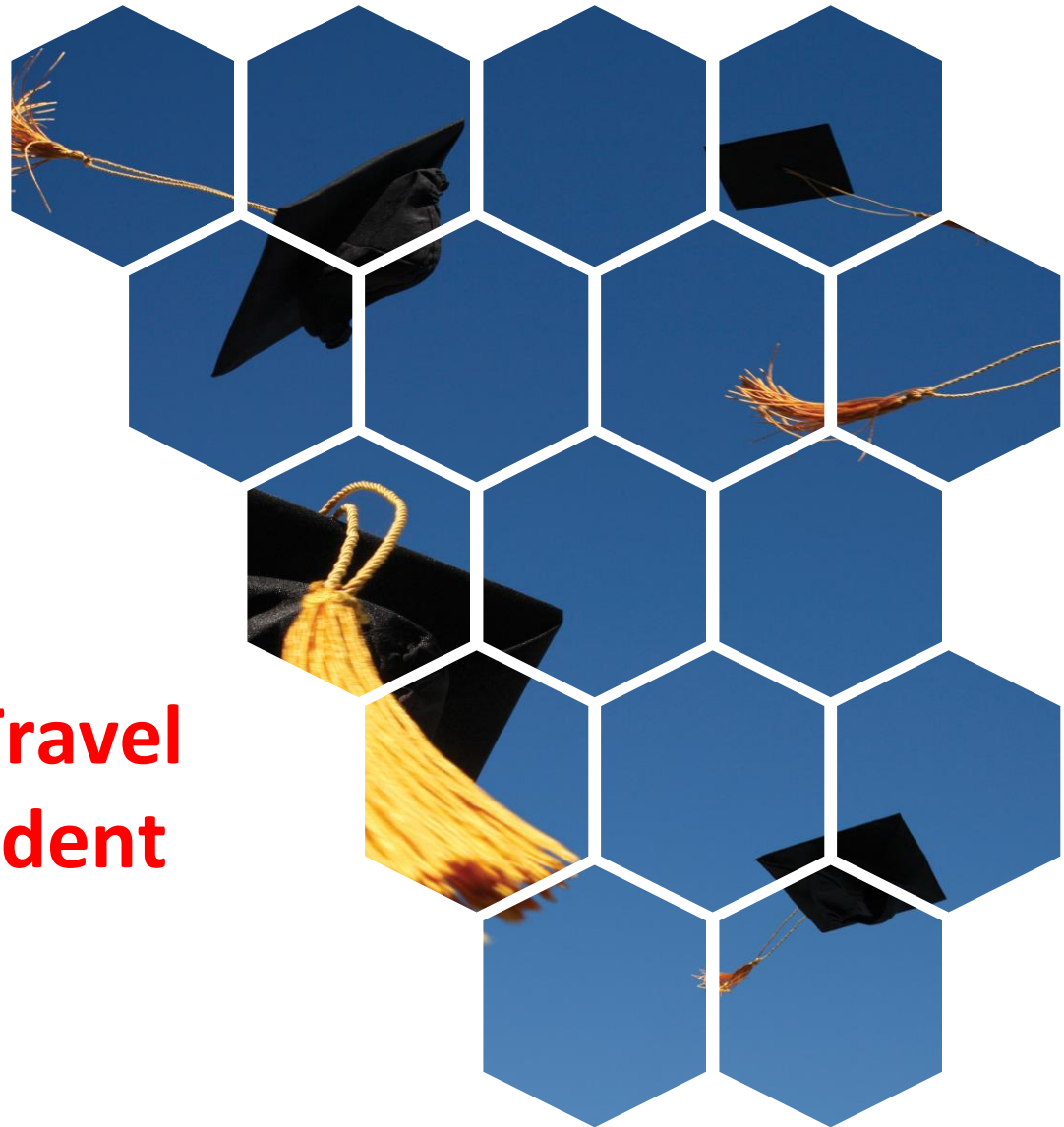


**James Cook University**

# **Overview of Corporate Travel and Group Personal Accident**

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**AON**

# Overview

## Introduction

Aon has a dedicated national underwriter liaison team with education specialists to produce the very best result for the university broader coverage, lower cost and best security.

We continually work closely with JCU to gain a better understanding of your business exposures and to develop agreement on the goals, design and direction of your risk program.

The key to risk management is in understanding the JCU's risk needs and using insurance as a financial tool to coordinate Aon's extensive range of valued services to transfer risk where appropriate. In considering the provision of these services your requirements around improved methods of transfer and efficiency are given priority along with careful review of the financial security of insurers.

## What is Insurance?

The purpose of insurance is to transfer financial risk from one person (the insured) to another (the insurer – insurance company) in return for payment of a sum of money (the premium). Having insurance does not remove all liability. Insurance only applies when the insured is liable for such costs (i.e. a claim is made) and is limited to the terms, conditions and exclusions specified under a policy.



## What is risk management?

Risk management is the forecasting and evaluation of risks together with the identification of procedures to avoid or minimise their impact.



# Corporate Travel and Group Personal Accident - Policy Overview - What does this cover?

## Corporate Travel Policy

The policy provides in summary the following cover:

- Injury and sickness – Unlimited (all reasonable costs)
- Cancelled flights including missed flights
- Loss of deposits
- Loss of /or damage to baggage etc.
- Emergency evacuation and assistance - Unlimited (all reasonable costs)
- Repatriation
- Rental Car Excess Waiver

*(refer to JCU Insurance Webpage for further information)*



## Group Personal Accident Policy

The policy provides in summary the following cover :

- Fatality or Injury as a result of an a injury – various
- Non Medicare Medical Expenses– up to \$20,000 – Excess \$50
- Loss of Income - Various
- Fractured Bones – up to \$5,000
- Loss of Teeth – up to \$5,000 (\$250 limit per tooth)

*This policy **does not** apply where other compensations, such a Medicare, Private Health Insurance, Workers Compensation, etc. is claimable*

*This policy should not be seen as a substitute for private health cover and/or accident/life insurance.*

# Corporate Travel and Group Personal Accident - Policy Overview - What does this cover?

## Who is covered – Am I eligible?

You must be a current staff member, students, or volunteers

## What is the definition of a Volunteer

*“Means any person, not being an employee of the Insured but appointed and approved by the Insured whilst engaged in activities on behalf of the Insured whether such person be an adult or student .”*

## When does cover apply?

- You must be on Authorised Travel of JCU, that is approved by the University, for example: field trips, conference, exchange, placements (Work Integrated Learning - WIL).
- Coverage applies for students undertaking unpaid WIL for credit, in Australia or overseas, working on-campus or in a workplace or travelling a long distance to undertake the WIL activity.
- Volunteers are covered by the JCU Travel and Personal Accident Insurance policies, if they are volunteers and are registered and inducted as volunteers of JCU.
- Please note if they receive payment of any kind they are not volunteers. As a volunteer they normally work under the supervision and guidance of the University.

# Corporate Travel and Group Personal Accident - Policy Overview - What does this cover?

## What trips are covered?

Cover only applies whilst on a “Journey” as defined below:

- must exceed fifty (50) km from your normal place of residence; and
- must be an authorised activity of JCU; and
- travel dates must not exceed nine (9) months or 270 days
- Incidental private travel taken either side of or during an authorised business trip

If you are travelling on authorised travel, you are covered:

- for return travel to the approved destination; and
- while at the approved location

## Policy Overview - What is not covered?

### What are some important exclusions

- Events occurring more than twelve (12) months after the Bodily Injury;
- Every day commuting
- Permanently expatriated to an overseas location with the intention to work/live abroad for longer than 6 months
- If you change your plans or you're disinclined to travel
- Cover is not extended for accompanying spouse/partner or dependent children
- Unfit to Travel

### Claims arising directly or indirectly from:

- Alcohol abuse or drugs;
- Recreational diving and/or snorkelling;
- Participation in 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



**NOTE: ALL POLICIES ARE SUBJECT TO ACTUAL TERMS, CONDITIONS AND EXCLUSIONS**

## ***Spreading risk vs Retaining risk - what does this mean?***

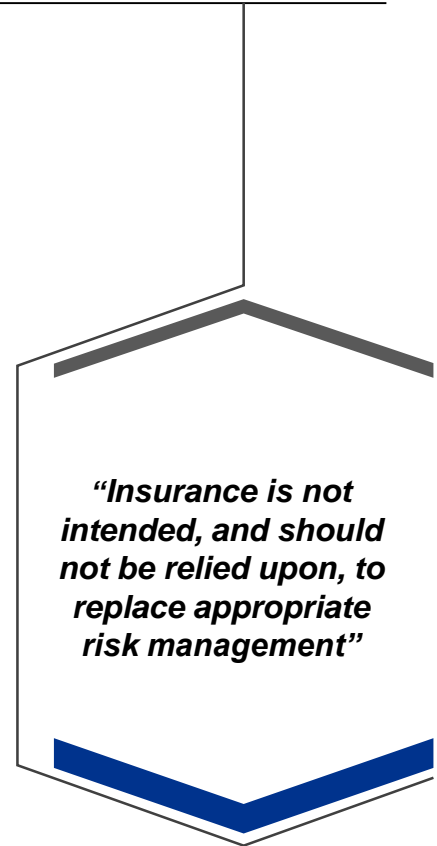
***“Universities want to see there is a disciplined approach to managing risk ”***

The duty to take reasonably practicable steps to ensure the health and safety of staff, students and volunteers , means JCU needs to identify the hazards and assess the risks associated with the type of work that is carried out in accordance with JCU’s policies and procedures.

***It needs to be recognised that some activities are fundamental parts of the University experience, however it is acknowledged this risk must be managed carefully. Some examples are as follows:***

- Travelling to and working in remote locations - Is it safe to travel to this location?
- Driving a vehicle – using their own vehicle
- Sports which involve more than 2 metres off the ground
- Sports moving at speeds more than 20 kph
- Rough human contact
- Review all waivers and disclaimers – look at all current waivers, hold harmless and indemnification provisions
- Conduct an assessment - make sure they comprehensive and appropriate where required and, appropriate mitigation strategies should be employed to address any identified insurance gaps/exposures.

***“Elimination of all risks is not always possible and much of what has been mentioned we know is already in place.”***



Any Questions?

