

GENERAL EXCLUSIONS

- Cancellation, curtailment or diversion of scheduled transport services, if there had been warning before the journey was booked that such events were likely to occur
- Financial default or such companies as airlines (and other transport providers), hotels, car rental agencies, booking agent and others as per policy
- Engaging in air travel, except as a passenger, in any properly licensed aircraft
- Engaging in or training for any professional sports if insured person receives any fee or monetary reward
- Deliberately self-inflicted injury, suicide, or any illegal or criminal activity
- Change of plans or disinclination to travel
- War (declared or not), invasion, or civil war; travel to the following countries: Afghanistan, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers
- Carrier-caused delays recoverable from carrier.

IN THE EVENT OF AN EMERGENCY

In the event of an emergency or sickness, instant telephone assistance or advice is available anywhere in the world. This service includes:

- Repatriation (which will be organised by ISOS*)
- Payment of evacuation expenses
- Liaison and case management with your hospital or medical provider
- Liaison and case management with ISOS
- Pre-travel advice
- Assistance in replacing a lost or stolen passport
- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of medical insurance to medical providers
- Guaranteed payment of medical service providers
- Emergency medical advice 24 hours per day
- Assistance in arranging medical appointments and hospital admission
- Advice and information on the location of physicians, hospitals, and dentists worldwide
- Delivery of essential medicine where necessary (to Insured's cost)
- Interpreter access and referral.

If you require assistance anywhere in the world, contact the local telephone operate and ask for a reverse charge call to ISOS.

* International SOS

Worldwide reach
Human touch



**If you need Medical or Security Advice or Assistance,
call us 24 hours a day, 7 days a week**

Sydney +61 2 9372 2468 Singapore +65 6338 7800
Philadelphia +1 215 942 8226 London +44 20 8762 8008

www.internationalsos.com

James Cook University
Corporate Comprehensive Access
Membership Number: 12AYCA000140

For more information:

Please email your request to:
insurance@jcu.edu.au
Financial & Business Services
Insurance Officer
Phone: +617 4781 6471



Business travel insurance

CIRCOS Provider Number: 001171 This summary has been prepared for general reference only.

Nothing contained herein prevails over the TERMS, CONDITIONS & EXCLUSIONS of the Policy

Business travel insurance

James Cook University carries a Business Travel Policy which covers staff and students of the University. This covers any trip exceeding 50kms from the traveller's normal place of residence or business premises up to the duration of nine months of any one trip.

Cover shall apply only while the traveller is on University related business travel. This includes incidental private travel.

Incidental private travel is travel taken either side of or during authorised University business travel.

The incidental private travel portion must not exceed more than 60% of the trip in its entirety.

GEOGRAPHICAL LIMITS:

Worldwide excluding any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan.

ADDITIONAL BENEFITS CONTAINED IN THE POLICY (SUMMARY ONLY) ARE:

Section 1 - Personal Accident & Sickness

- Partner Retraining Benefit - \$10,000
- Financial Advice - \$5,000
- Corporate Image Protection - \$10,000
- Education Fund Supplement - \$10,000
- Spouse / Partner Accident Death Benefit - \$25,000

Section 4 – Medical & Additional Expenses

- Trauma Counselling Benefit - \$5,000
- Funeral Expenses - \$25,000

Section 7 – Baggage

- Identity Theft - \$20,000
- Key and Locks - \$2,000

Section 10 – Rental Vehicle Excess Waiver

- Personal Vehicle Usage - \$5,000

Schedule of Events and Benefits Sum Insured as per table applies to each person (Not complete – refer to policy for complete list)

Section 1 – Personal Accident & Sickness	Benefits
Events 1-19	3 x salary up to \$750,000
Injury Resulting In Surgery	\$20,000
Weekly Benefit	\$4,000 (156 wks)
Injury resulting in Fractured Bones	\$5,000
Injury resulting in Loss of Teeth or Dental Procedures	\$5,000
Section 2 – Kidnap and Extortion	\$500,000
Section 3 – Hijack and Detention	\$6,000 (\$200 daily up to 30 days)
Legal Costs	\$10,000
Section 4 – Medical & Additional Expenses	Unlimited
Cancellation and Curtailment Expenses	\$50,000
Continuous Bed Confinement:	\$100 max 60 days
Section 5: Emergency Assistance	Unlimited
Section 6 – Loss of Deposits	\$20,000
Section 7 – Baggage (Limit any one Item \$5,000) Excess \$100	\$20,000
Electronic Equipment Excess \$250	\$10,000
Deprivation of Baggage	\$3,000
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 Car Excess Waiver	\$5,000
Section 11 – Extra Territorial Workers Compensation	\$1,000 (wkly) Damages - \$1,000,000 Agg. Limit \$1,000,000
Section 12 – Missed Transport Connection	\$5,000
Section 14- Political & Natural Disaster Evacuation	\$20,000 per person Agg. \$100,000
Aggregate Limit of Liability	\$5,000,000
Non-Scheduled Aircraft (Air travel not conducted in accordance with fixed schedules over established routes)	\$3,000,000

PRINCIPAL EXCLUSIONS (SUMMARY ONLY) ARE:

Section 2 – Kidnap and Extortion

- Loss where any Insured is permanently residing or staying for more than 180 days in the country where Kidnap or Extortion occurs.

Section 3 – Hijack & Detention

- Detention attributable to breaking the law of any Country or State.

Section 4 – Medical Expenses & Additional Expenses

- Expense incurred after 24 months from the date the Insured person sustains an accidental death or suffers an injury or sickness
- Expense as a result of rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973
- Medication for a condition which commenced prior to commencement of journey and which has been advised to take during travel
- Routine – medical, optical or dental treatment or consultation.

Section 7 – Baggage

- Wear, tear, deterioration and scratching or breaking of fragile or brittle articles by negligence of the Insured
- Loss, damage not reported to authorities (verified in writing by authority)
- Loss of cheques, bank notes, postal and money order, credit cards or coupons unless reported to issuing authority as soon as possible after discovery
- Electronic equipment where: Loss occurs while equipment is unattended unless securely locked out of sight inside a motor vehicle; where carried in or on any transport unless accompanied by the Insured as personal cabin baggage; mobile phone limited to replacement cost.