

UQ Abroad Student Travel Information

Insurance Services & Travel Office – Governance and Risk

What International SOS services are available to me through my membership?

PRE - DEPARTURE

WHILST ABROAD

IN AN EMERGENCY



Who is International SOS?

- A presence in 92 countries across five continents
- 26 Assistance Centres
- Over **11,000 employees** and 92 offices
- 99 languages supported
- 1400 doctors
- 56 international clinics
- 200 full-time security specialists
- 5 Regional Security Centres
- Internal travel tracking





Have you prepared for your trip?

- A. I don't need to prepare, I've been there before
- B. I have read the DFAT website
- C. I google search my destination
- D. Get in touch with International SOS



Keeping you safe



Air quality

RAVEL RELATED INFECTIONS

ROAD ACCIDENTS

Stomach bug

TERRORISM

MALARIA

COUPS

KIDNAPF NG

OPPORTUNISTIC CRIME

HEPATITIS

TYPHOID FEVER

IMPRISONMENT

POLITICAL UNREST

IMMIGRATION AND VISAS

NATURAL DISASTERS

ZIKA VIRUS

Lost wallet

Flu

LANGUAGE AND CULTURAL BARRIERS

Toothache

Diarrhoea

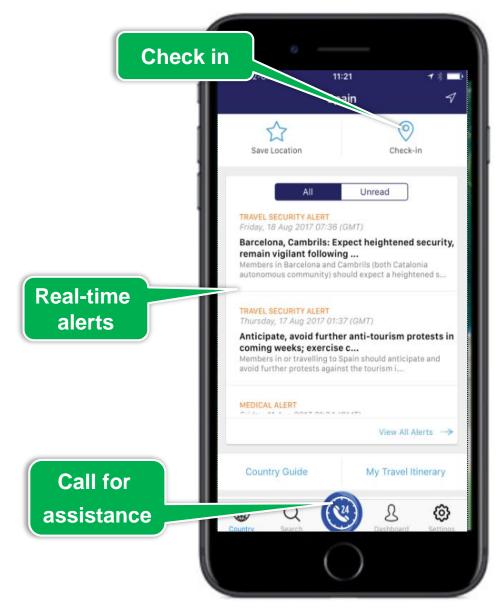
Directions



Assistance App

Log in using:

- Membership Number: 12AYCA778031
- UQ email address



CRICOS code 00025B



Membership Card

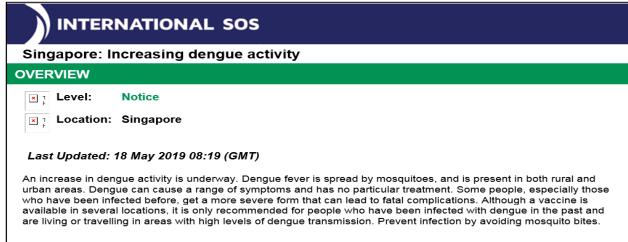
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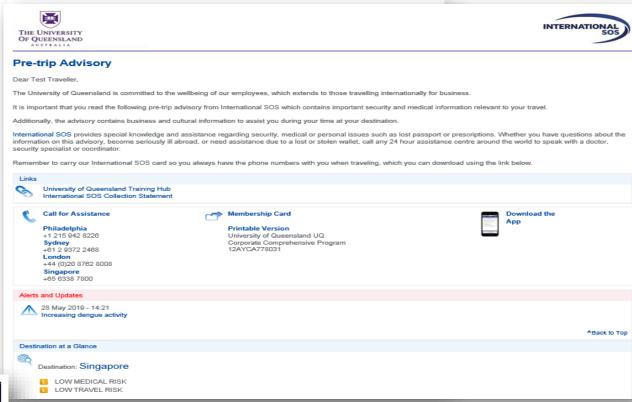




Pre-trip Advisory & Alerts

- Emailed to traveller when travel loaded in ISOS
- Alerts emailed prior to travel and during travel





Less than 1% of all ISOS cases result in an emergency – but if the unthinkable happens...

- ISOS monitor your condition and give advice.
- ISOS handle all logistics.
- ISOS evacuate you to a centre of medical excellence or a safe area.
- ISOS work with UQ.
- ISOS help you stay in contact with your family.
- ISOS keep you informed every step of the way.
- ISOS coordinate payment of approved medical fees.
- ISOS follow up thoroughly post-incident.





Information Portal & MyTrips

Membership Number: 12AYCA778031

Search







Search for a Location or Disease Location List Please select a location Health Threats. Please Select All Active Alerts Travel Advice Security Advice Email Subscriptions Print/Email Report **Travel Security Online** Please select a location Global Risk Ratings Global Security Headlines University of Queensland UQ

Welcome to The University of Queensland Global Assistance Program

Rest assured that whenever you travel internationally or live abroad, The University of Queensland has a 24/7 resource on call, online and even on the ground to help with any medical, security and logistical questions, concerns and situations that may arise. So if you need a medical referral, lose your medication, seek pre-travel advice or experience a medical or security crisis, University of Queensland UQ has a fully integrated program in place so you receive the care and expertise that you need, whenever and wherever you need it.

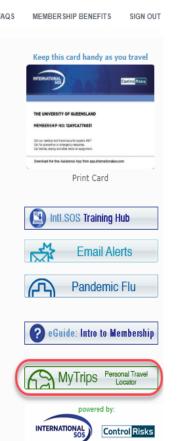
The University of Queensland partners with International SOS, the leading medical assistance, international healthcare and security assistance company. Travel security services are provided by a joint venture of International SOS and Control Risks, the world's leading security risk management firm.

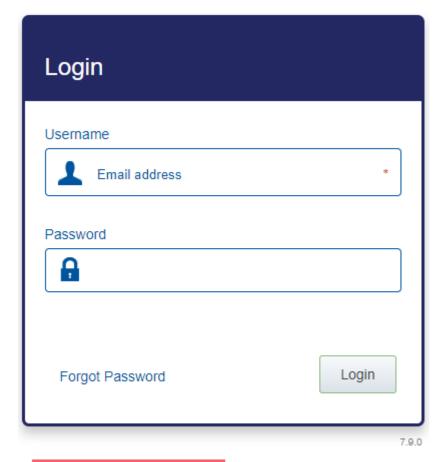
Take advantage of this powerful resource by calling an International SOS assistance center, which has physicians, multilingual coordinators, operations managers, logistics support personnel and medical and security professionals on hand to speak with you.

Also, prepare yourself by browsing through our various medical and security online tools and signing up for our alerts.

Please review the Collection Statement here - https://travel.uq.edu.au/privacy-information-isos







New User? Register here

Tell us what you think

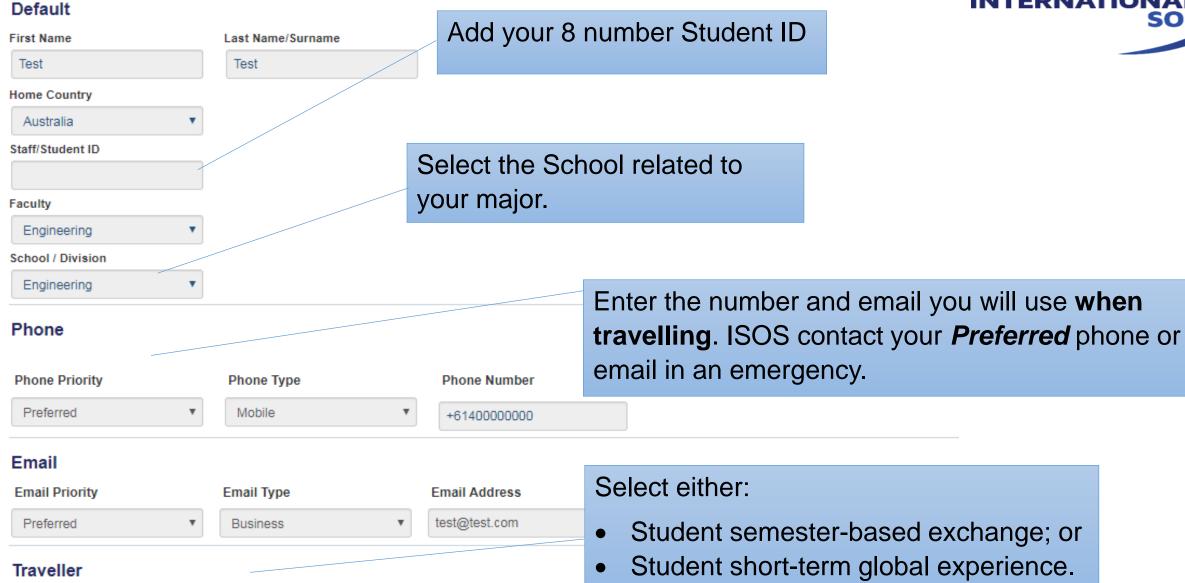
What Traveller are you?

Other

If Other please confirm

•







Create New Trip Please include your experience (exchange, short-term or clinical Trip Name * Remarks placement) and host or Trip Name/Trip ID/Confirmation #/PNR Record Locator organisation name. e.g. Exchange – Lund University Add Search by first name or last name or email address Add Travellers Click the tabs to fill out the trip segment fields. Click on Save button. Add Trip Segments Add Flight Add Train Add Ground Transportation Add Accommodation



Travel Insurance- Are you eligible?

Automatic travel insurance coverage applies when:

- You're a current enrolled student at UQ;
 and
- You're undertaking UQ authorised travel.

Register your travel with International SOS once you have finalised your plans.

<u>Please Note:</u> UQ's travel insurance policy renews every year on 1 November. There may be some changes to terms & conditions. Please check Insurance Services webpage closer to your travel dates.





When are you covered?

You are covered for:

- A maximum of 5 days immediately prior to your semester or language classes to 5 days after your semester ends. This allows time to settle in and pack up.
- Incidental private travel during your exchange in the same country as your exchange university.
- Approved fieldtrips and course-related travel, including to other countries.





When do you need your own insurance?

- For any travel before or after the period covered by UQ travel insurance.
- For private travel outside the country of your exchange.





Where can you get extra travel insurance?

For travel not covered by UQ:

- Chubb Travel Insurance (UQ's travel insurer)
 https://uni.chubbtravelinsurance/com/en/?brokerCode=oq *
- Or an insurer of your choice



^{* &}lt;u>Please note:</u> Purchase of extra Chubb Travel Insurance is between you and Chubb and in no way associated with UQ.



Pre-existing Conditions & Routine Treatment

Arrange routine medical and dental checks before you leave. Travel insurance only covers unexpected medical needs.

If you have a pre-existing medical condition, ask your Doctor to complete a **Fit to Travel Report** within 30 days before you leave.

The insurer will not pay for any expenses for:

- Travel that is undertaken against the advice of a Doctor or where you are unfit to travel
- Medication or ongoing treatment for a pre-existing condition
- Routine medical, optical or dental treatment or consultation
- Any dental treatment that is not certified as an emergency and necessary by a Doctor or dentist.





Certificates of Currency

Certificates are often required for visas and by host institutions

- Please contact <u>insurance@uq.edu.au</u> to request a certificate and include:
 - Full name (as per passport)
 - Student Number
 - Passport number
 - Global Experience Confirmation Letter
 - Letter of offer
 - Travel itinerary
 - Why the certificate is required (e.g. Visa for USA)
- A pdf version of the requested certificate will be provided within 3 working days.



A Certificate of Currency certifies that the University has a current Travel Insurance policy in place. It includes the traveller's name, dates of travel and period of coverage.



Health Insurance Waiver

Many host universities require students to purchase their institutional health insurance.

Some host universities waive the requirement to purchase the institution's health insurance if you demonstrate you have alternative insurance that meets their waiver criteria.

- Costs of host university health insurance vary greatly
- If you're considering buying additional insurance, check that the policy meets the host university's waiver criteria
- The host university has the final say on whether insurance meets their criteria





Making a claim

- 1. Fill in a Travel Insurance Claim Form (available on Insurance Services webpage)
- 2. Add supporting documentation (e.g. doctor's report, police report, receipts etc)
- **3.** Email the travel claim paperwork to insuranceclaims@uq.edu.au
- 4. The Insurer's claims processors will contact you within 10 working days of submitting your claim.

CHUBB.

Business Travel Insurance Claim Form

Send claims to:

Insurance Services

The University of Queensland E insuranceclaims@uq.edu.au

T+61733653075

W governance-risk.uq.edu.au

Important Information

Please download/save this Claim Form to enter your claim details.

- To assist us to consider your claim as soon as possible please complete ALL questions in full.
- Please complete the Policy Details Section and any of the following sections which relate to your claim. Please ensure that this form is signed and that all questions are answered fully.

- To avoid delay in processing your claim, please ensure that all necessary documentation specified in the section relevant to Claims may be subject to an excess as described in your Policy. We now accept digital signatures on this form, please click in the signature field to add your signature.

It is important you provide honest, complete, up-to-date and relevant info

Section 1. Pol:	up-to-date and relevant in c	add your signature.
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Name of Police	University of Queensland	estions in this section must be a	
Name of Policyholder/Insured:	Untrace	cuon must be ar	swered
Policy Number	University of Queensland		
Destroy	Olpp520201		

Important claim stipulations

(summary only)*

- You must contact International SOS if:
 - you are admitted to hospital
 - medical costs may exceed \$500
 - additional travel or accommodation expenses may exceed \$500.
- Loss or theft of property should be reported to local police or the relevant authority. Obtain a report to submit to the insurer.





What am I covered for? Some examples ...



\$500 excess
Stolen backpack containing laptop,
phone & wallet



\$100 excess
Medical evacuation



\$100 excess
Broken collarbone, chest infection



\$100 excess
Broken arm



\$250 excessStolen passport



\$0 excessMissed connecting flight

^{*} Subject to the TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS of the policy

What isn't covered?

- Illegal or criminal activity
- The use or effect of alcohol or drugs
- Medical expenses incurred in Australia, for which a Medicare benefit is or would be payable (Health Insurance Act 1973)
- Routine medical, optical or dental treatment / consultation
- Any loss or damage not reported to authorities as soon as possible
- If you leave your electronic equipment unattended
- Any electronic equipment that's not taken as personal cabin baggage
- Medical / evacuation coverage if the traveller is in their home country
- If you just change your plans or you're disinclined to travel
- Training for / participating in professional sporting activities
- Flying / aerial activities other than as a passenger in a licensed aircraft

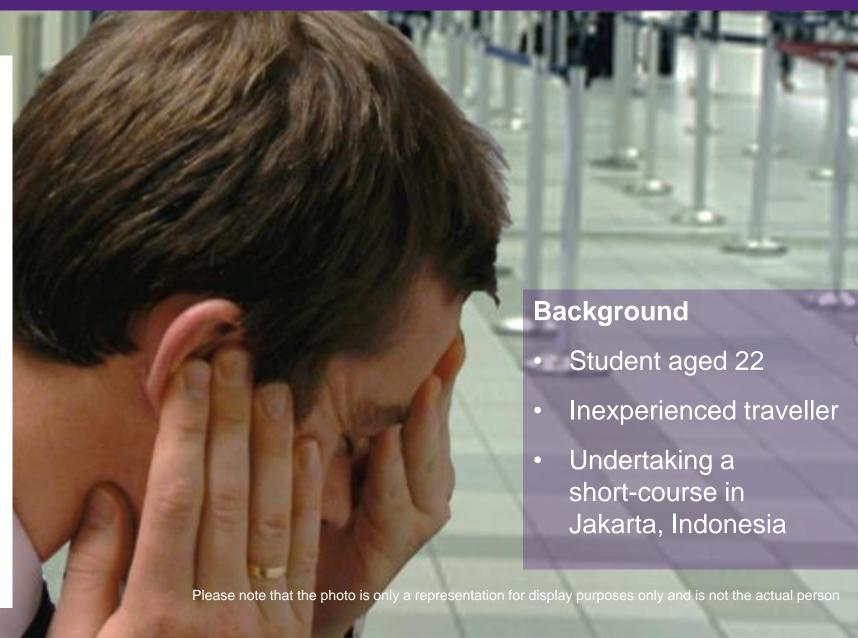




Case Study 1 Ear Infection

What happened?

- Student going on a 14 day short course in Indonesia
- Catches a cold
- Several days later he starts to experience head pain and develops a fever
- Student doesn't know where the closest doctor is located





Case Study 1 – Ear Infection

- Student calls the ISOS Jakarta Assistance Centre and speaks with an ISOS doctor
- ISOS notify the student's home university
- ISOS doctor refers the student to the ISOS clinic in Jakarta
- ISOS clinic reviews the student and prescribes medication
- Student couldn't fly until he finished treatment and was able to equalise the pressure in his inner ear
- ISOS rearranged the student's flights and postponed his stay until he was fully recovered and fit to fly home



What went wrong?

Didn't book refundable tickets (not always possible)



What worked?

Contacted ISOS as soon as he needed to see a doctor





Case Study 2 If you play with fire, you're going to get burnt

What happened?

- Students on private travel after University travel in New Orleans
- Allegedly approached a man wanting to buy drugs
- Man drove them to a dodgy part of town; another man demanded their money
- Students said they had none; they were shot

Background

- Travelling to USA for Intercollegiate Mining Games
- 21 & 23 year old students
- Fit & Well



Case Study 2 – If you play with fire, you're going to get burnt

- One student was shot in the stomach and the other in the chest
- The assailant fled the scene in the car with the driver
- Both students were hospitalised
- One student has a long road to recovery





What went wrong?

Didn't know the area well

Allegedly trying to purchase illegal substances

Got in a vehicle driven by a stranger



What worked?

Not much!

Travel insurance may not apply if it's proven an illegal / criminal act was committed by the students



Questions?

Visit our webpage governance-risk.uq.edu.au

Insurance Services

Email insurance@uq.edu.au

Phone 07 3365 3075

Travel Office

Email travel@uq.edu.au

Phone 07 3365 8282