

Aon Education 2024

Travel Insurance for Staff and  
Students



## Emergency Assistance Around the World

- [Click here](#) for A&H Online portal Chubb Claim Centre
- If you would like to submit an A&H claim, please email [a&hclaims.au@chubb.com](mailto:a&hclaims.au@chubb.com)

For Accident and Health claims, you can register your claim via our 24/7 online portal: [Chubb Claim Centre](#)

### *24-Hour Emergency Referral Service via Chubb Assistance*

In the event of an emergency, simply call **+61 (0)2 8907 5666**, reverse the charge and get immediate aid in locating medical help and travel assistance in your local area.

For 24/7 Security, Medical or Travel Assistance call Chubb Australia on: **+61 (0)2 8907 5995**

For all non-emergency matters, you may contact Chubb Customer Service at **1800 803 548**.

**Prince Alfred College Inc** Policy Number: **03PP007738**

# Frequently Asked Questions (FAQs)

## What is the role of Chubb Assistance?\*

Chubb Assistance provides leisure travellers, business travellers and expatriates with quality emergency assistance services 24 hours a day, 7 days a week.

## How can Chubb Assistance help? \*

Chubb Assistance helps provide you with peace of mind. One phone call connects you to the Chubb Assistance network of specialists for immediate help in an emergency. Chubb Assistance services are designed to provide you with medical, travel and legal referral assistance when you're overseas.

## How does the service work?\*

Carry the Chubb Assistance contact details with you while you're overseas. In the event of an emergency, simply call the emergency phone number to get the help you need.

## What information do I need to provide?\*

Details of the assistance you require.

- If you're travelling under a business policy, provide the name of your employer and state your role with them.
- If you're not an employee covered under a business policy, provide details of the person who is and describe your relationship to them.

## I'm having trouble contacting Chubb Assistance\*. What do I do?

If you're using a mobile phone or unable to make a reverse-charge call, try using the prefixes for common countries below. Tell the Chubb Assistance operator to call you back on your chosen number. Is your country unlisted here? Do refer to the website [HowtoCallAbroad.com](http://HowtoCallAbroad.com) for more.

<b>Canada</b>	011 61 2 8907 5666	<b>New Zealand</b>	00 61 2 8907 5666
<b>China</b>	00 61 2 8907 5666	<b>Philippines</b>	00 61 2 8907 5666
<b>Fiji</b>	00 61 2 8907 5666	<b>Singapore</b>	001 61 2 8907 5666
<b>France</b>	00 61 2 8907 5666	<b>Spain</b>	00 61 2 8907 5666
<b>Germany</b>	00 61 2 8907 5666	<b>Thailand</b>	001 61 2 8907 5666
<b>India</b>	00 61 2 8907 5666	<b>Vietnam</b>	00 61 2 8907 5666
<b>Indonesia</b>	0061 2 8907 5666	<b>United Kingdom</b>	00 61 2 8907 5666
<b>Italy</b>	00 61 2 8907 5666	<b>United States of America (USA)</b>	011 61 2 8907 5666
<b>Japan</b>	010 61 2 8907 5666		

## What if I need a doctor?\*

Call Chubb Assistance for a referral to a doctor in your local area.

## What if I'm hospitalised?\*

Simply call Chubb Assistance and we'll immediately take steps to evaluate the care you're receiving and determine what actions need to be taken to ensure your safe and speedy recovery.

**What if local medical facilities aren't adequate?\***

If you're hospitalised in an area where adequate medical facilities aren't available, Chubb Assistance will evacuate you to a medical facility capable of providing the care you need. A physician supervises evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

**What happens when I'm released from the hospital and still need help?\***

When your condition is stabilised and Chubb Assistance has determined that it's medically advisable to bring you home or to a facility near your permanent residence, Chubb Assistance will arrange the repatriation under medical supervision.

**Will Chubb Assistance pay my medical bills?\***

Upon acceptance of your claim, Chubb Assistance will guarantee and pay all costs associated with your medical care up to the limits specified in the relevant policy. Chubb Assistance will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalisation.

**What if I need a lawyer whilst overseas?\***

Simply call Chubb Assistance for legal referrals.

**What do I do if my luggage is lost or stolen?\***

Immediately report any luggage loss or damage to the airline or carrier involved, and submit a claim to them. In some instances, they may be responsible for the damage and/or loss. All losses under the relevant luggage, personal effects and travel documents coverage terms must be reported to local authorities and/or your transport provider within twenty-four (24) hours, and written acknowledgment must be obtained.

**What do I do if my passport is lost or stolen while overseas?\***

Call Chubb Assistance. We'll assist in locating or replacing and forwarding the documents to you. If requested, we'll contact local police, diplomatic contacts, and/or airline personnel to assist you find your lost item(s).

**What if I don't call Chubb Assistance prior to incurring costs?\***

If you expect your claim to exceed \$2,000, you'll need to notify Chubb Assistance prior to incurring costs. Failure to do so may result in your claim being rejected.

**What information do I need to collect to make a claim?\***

You must collect all supporting documentation, e.g. medical reports, police reports, declarations, receipts, valuations or other such evidence we may request, to assist us in the prompt resolution of your claim.

**What happens in the event of death?\***

Chubb Assistance will render all assistance possible to obtain clearances and arrange transportation for the return of mortal remains.

## Domestic Travel / International travel

Cover continues under the Chubb Travel policy, as detailed in the following table of benefits summary.

Section 1 – Personal Accident & Sickness			
Category	Table of Events	Part A - Lump Sum Benefits	
Staff	Event 1 - Accidental Death	7x salary up to \$1,000,000	
	Events 2-19	7x salary up to \$1,000,000	
Students	Event 1 - Accidental Death	25,000	
	Events 2-19	250,000	
Category	Spouse Not Earning Salary	Dependent Children Accidental Death SI (\$)	
Staff & Students	250,000	25,000	
Category	Corporate Image Protection	Independent Financial Advice	
Staff & Students	15,000	7,500	
Category	Dependent Child Supplement - lump sum per Child	Dependent Child Supplement - max per family	
Staff & Students	10,000	25,000	
Categories	Partner Retraining Benefit	Spouse/Partner Accidental death benefit	
Staff & Students	15,000	25,000	
Category	Tuition or Advice expenses		
Staff & Students	750 per month Payable up to 6 months		
Category	Part B - Bodily Injury Resulting in Surgery - Benefits	Part C - Sickness Resulting in Surgery - Benefits	
Staff	20,000	20,000	
Students	20,000	20,000	
Category	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
Staff	2,000 x 156 weeks	85.00	14
Students	Nil	0.00	0
Category	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
Staff	Nil	0.00	0
Students	Nil	0.00	0

Category	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits	Part E – Loss of Teeth or Dental Procedures – Limit per Tooth
Staff & Students	3,000	1,000	250

## Section 2 – Kidnap & Ransom/Extortion Cover

Category	Maximum per Event
Staff & Students	1,000,000

## Section 3 – Hijack & Detention

Category	Sum Insured	Daily Benefit	Maximum Days	Legal Costs
Staff & Students	6,000	200	30	20,000

## Section 4 – Medical, Evacuation & Additional Expenses

Category	Medical & Additional Expenses	Excess
Staff & Students	Unlimited	0

Category	Continuous Worldwide Bed Confinement	Maximum days
Staff & Students	200	30

## Section 5 – Emergency Assistance

Category	Included
Staff & Students	Yes - Emergency Contact, Anywhere in the World;  +61(0)2 8907 5995

## Section 6 – Cancellation & Disruption

Category	Loss of Deposits	Excess
Staff & Students	Unlimited	0

Category	Cancellation & Curtailment Expenses	Excess
Staff & Students	Unlimited	0

Category	Financial Insolvency - Per Covered Person	Financial Insolvency - Annual aggregate limit
Staff & Students	0	0

## Section 7 – Baggage / Electronic Equipment & Money

Category	Baggage/Business Property	Excess	Limit any one (1) Item
Staff & Students	20,000	0	2,500

Category	Electronic Equipment	Excess
Staff & Students	10,000	250

Category	Deprivation of Baggage	Fraudulent use of Money/Travel Documents
Staff & Students	5,000	3,000

Category	Money/Travel Documents	Excess
Staff & Students	5,000	0

## Section 8 – Alternative Employee / Resumption of Assignment Expenses

Category	Sum Insured
Staff & Students	20,000

## Section 9 – Personal Liability

Category	Sum Insured	Court Attendance - per day	Court Attendance - Max amount
Staff & Students	10,000,000	200	2,000

## Section 10 – Rental Vehicle Excess Waiver

Category	Sum Insured	Excess and/or no claim reimbursement
Staff & Students	5,000	2,000

## Section 11 – Extra Territorial Workers' Compensation (any one (1) accident)

Category	Weekly Benefits	Damages, Costs & Expenses	Aggregate Limit of Liability
Staff & Students	1,000	1,000,000	1,000,000

## Section 12 – Missed Transport Connection

Category	Sum Insured
Staff & Students	10,000

## Section 13 – Over Booked Flight

Category	Sum Insured
Staff & Students	2,500

Section 14 – Political & Natural Disaster Evacuation		
Category	Sum Insured (per person)	Part B - Reasonable accommodation costs - Per Day
Staff & Students	20,000	250

Category	Part B - Reasonable accommodation costs Maximum Days	Annual Aggregate
Staff & Students	30	250,000

Section 15 – Search & Rescue Expenses		
Category	Sum Insured (per person)	Aggregate Limit of Liability
Staff & Students	20,000	100,000

### Aggregate Limit of Liability:

Any one (1) Period of Insurance (A):	5,000,000
Non-scheduled Aircraft (B):	500,000

War and/or Civil War – Maximum liability per Event	500,000
War and/or Civil War – Total liability	1,000,000



## Service Team Contact Details

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# Endorsements

## Coronavirus Disease (COVID-19)

(1) The section of the **Policy** titled 'Section 6: Cancellation and Disruption' is amended by adding the following exclusion under the sub-section titled 'Section 6 Exclusions':

6.9 (i) directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

Provided that this exclusion shall not apply in respect of claims for:

(a) '6.1 Loss of Deposits' under Section 6: Cancellation and Disruption of the Policy,

if:

(a) during the **Period of Insurance**; and

(b) while the person is a **Covered Person**,

the **Policyholder** or the **Covered Person** incurs 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** due to:

1. the **Covered Person's** unexpected death from COVID-19; or

2. the **Covered Person** contracting COVID-19 which results in the **Covered Person** being certified by a **Doctor** as being unable to commence the **Journey** as planned; or

3. the **Covered Person** contracting COVID-19 which results in the **Covered Person** being directed by a health authority to quarantine which prevents the **Covered Person** being able to commence the **Journey** as planned; or

4. 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 commence the **Journey** as planned; or

5. 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 commence the **Journey** as planned, **We** will reimburse the **Policyholder** or the **Covered Person** on the same basis as specified under '6.1 Loss of Deposits' in Section 6: Cancellation and Disruption of the Policy; and

(b) '6.2 Cancellation & Curtailment' under Section 6: Cancellation and Disruption of the Policy,

if:

(a) during the **Period of Insurance**; and

(b) while the person is:

i. a **Covered Person**; and

ii. on a **Journey**,

the **Covered Person** necessarily incurs reasonable unbudgeted additional or forfeited **Travel or Accommodation Expenses** and/or out-of-pocket expenses due to:

1. the **Covered Person's** unexpected death from COVID-19; or
2. the **Covered Person** contracting COVID-19 and being certified by a **Doctor** as being unable to continue the **Journey** as planned; or
3. the **Covered Person** contracting COVID-19 which results in the **Covered Person** being directed by a health authority to quarantine which prevents the **Covered Person** being able to continue the **Journey** as planned; or
4. 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
5. 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,

**We** will reimburse the **Policyholder** or the **Covered Person** on the same basis as specified under '6.2 Cancellation & Curtailment' in Section 6: Cancellation and Disruption of the Policy,

provided that such claims result from an unforeseen circumstance outside the control of the **Policyholder** or the **Covered Person**.

## **Financial Insolvency**

(2) The section of the **Policy** titled 'Section 6: Cancellation and Disruption' is amended by deleting the cover provided under '6.3 Financial Insolvency'.

## **Adjustment of Premium**

(3) The section of the **Policy** titled 'General Provisions Applicable to all Sections of the Policy' is amended by adding the following to '18.1 Adjustment of Premium':

In the event the number of trips undertaken during the **Period of Insurance** increases by more than twenty percent (20%) on the trips declared at the inception of the **Policy**, then the **Policyholder** must disclose such variation to **Us**. **We** reserve the right to charge a **Premium** adjustment to account for such variation.

The trip rate that will apply for any **Premium** adjustment shall be no more than the trip rate **We** charged at the inception of the **Policy**.

Any **Premium** adjustment shall be payable to **Us** within thirty (30) days of **Us** informing the **Policyholder** of the amount.

### **Cancellation and Disruption - Aggregate Limit of Liability**

(1) The section of the **Policy** titled 'Section 18: General Provisions Applicable to All Sections of the Policy' is amended by adding the following condition under the sub-section titled 'Aggregate Limit of Liability':

18.2 (e) **Our** total liability for all claims arising during the **Period of Insurance** under Section 6 – Cancellation and Disruption with regard to all **Covered Person's** undertaking or planning to undertake a **Journey** together shall be limited to \$300,000.