

## BUSINESS TRAVEL INSURANCE

Bond University carries a Business Travel Policy which covers staff and students of the University. This covers any trip exceeding **50kms** from the travellers' normal place of residence or business premises, up to a duration of **9 months** days for any one trip.

Cover under this policy applies whilst an Insured Person is engaged in a Journey (as defined) undertaken on the Insured's business, including any incidental private travel. The incidental travel portion must not exceed more than 40% of the trip in its entirety unless authorised by Bond University. Cover is extended to 7 days for associated leisure/private travel taken either side of an authorised business trip; plus any private travel during the business trip. Private travel must not exceed 40% of trip.

### Please note:

- Bond University does not insure gifts purchased for others whilst travelling, unless the item is to be presented as a gift from the University.

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

#### Section 1 - Personal Accident & Sickness

- Financial Advice - \$5,000
- Court Attendance Benefit - \$1,000
- Corporate Image Protection - \$15,000
- Education Fund Supplement - \$10,000

#### Section 4 – Medical & Additional Expenses

- Trauma Counselling Benefit - \$5,000
- Funeral Expenses - \$20,000

#### Section 7 – Baggage

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

**NB:** It is recommended that valuable items be carried as cabin baggage, to ensure consideration of the claim in the event of a loss.

Schedule of Events and Benefits	
Sum Insured as per table applies to each person	
(not complete – refer to policy)	Benefits
<b>Section 1 – Personal Accident &amp; Sickness</b>	
Events 1-19	3x 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
<b>Section 2 – Kidnap and Extortion</b>	\$500,000
<b>Section 3 – Hijack and Detention</b>	\$6,000 (\$200 Daily up to 30 days)
Legal Costs	\$10,000
<b>Section 4 – Medical &amp; Additional Expenses</b>	Unlimited
Cancellation and Curtailment Expenses	\$50,000
Continuous Bed Confinement:	\$100 Max 60 days
<b>Section 5: Emergency Assistance</b>	Unlimited
<b>Section 6 – Loss of Deposits</b>	\$20,000
<b>Section 7 – Baggage/Business Property</b>	\$20,000 Excess \$250
(Limit any one Item \$5,000)	
Loss of Personal Belongings/Electronic Equipment	\$10,000 Excess \$500
Deprivation of Baggage (Essential Items only)	\$3,000
Money/Travel Documents	\$5,000
<b>Section 8 – Alternative Employee / Resumption of Assignment Expenses</b>	\$10,000
<b>Section 9 – Personal Liability</b>	\$10,000,000
<b>Section 10 – Rental Car Excess Waiver</b>	\$5,000
<b>Section 11 – Extra Territorial Workers Compensation</b>	\$500 (Wkly) Damages - \$500,000 Agg. Limit \$1,000,000
<b>Section 12 – Missed Transport Connection</b>	\$5,000
<b>Section 13 – Overbooked Flight</b>	\$2,500
<b>Section 14- Political &amp; Natural Disaster Evacuation</b>	\$20,000 per person Agg \$100,000
<b>Section 15 – Search and Rescue Expenses</b>	\$20,000 per person Agg \$100,000
<b>Aggregate Limit of Liability</b>	\$5,000,000
<b>Non- Scheduled Aircraft</b> (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 270 days in 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 that any Insured 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;
- Pre-existing conditions may be covered; however this issue should be discussed with the Office of Risk & Audit prior to departure for sign-off.

#### Section 7 – Baggage

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

## GENERAL EXCLUSIONS

- Cancellation, curtailment or diversion of scheduled transport services, if there had been a warning before the journey was booked that such events were likely to occur;
- Financial default of such companies as airlines (& 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;
- Travelling against advice of physician or when unfit to undertake journey;
- 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; 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:

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital or medical provider
- Liaison and case management with ACE Insurance
- 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)
- Repatriation of mortal remains

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to Ace Assistance one Report.

# ACE Assistance

61 2 8907 5995

Country City Number

[www.aceassistance.com](http://www.aceassistance.com)

POLICY NUMBER: 04PP007659

### FOR MORE INFORMATION

Please email your request to:  
[milisa\\_price@bond.edu.au](mailto:milisa_price@bond.edu.au)  
Insurance and Risk  
Office of Financial Services  
Phone: 61 7 5595 1683



**This summary has been prepared for general reference only. Nothing contained herein prevails over the TERMS, CONDITIONS & EXCLUSIONS of the Policy.**



# Student Business Travel Insurance

# TRAVEL INSURANCE