

## Travel

### Who is covered

- All Employees, Expatriates and Students of the Insured whilst on authorised business travel (*Category 1*)
- Any other authorised traveller whose cost of travel is paid by the ANU in whole or in part either directly or by way of reimbursement (*Category 2*)
- *Category 1* and *2* whose travel pattern exceeds 180 days but limited to 365 days – (*category 3*) applies to travel outside Australia only.

### Travel must be documented

All outbound travel undertaken by staff/students and covered persons on behalf of the Insured must be approved through the online travel approval process prior to departure (except for exchange and incoming visitors of the University)

### Period of cover

From the time you leave your normal place of residence until your return up to:

- 180 days for travel within Australia
- 365 days for travel Overseas

### Claims

A [claim form](#) should be prepared with supporting documentation (see below) and sent to ANU Insurance Office as soon as possible. You have 12 month to lodge your claim from the date of occurrence.

#### **Cancellation Charges, Loss Of Deposit Claim**

- The Original Tickets/Vouchers if a refund is not obtainable.
- Doctor's/Hospital Certificate specifying exact nature of condition suffered by Injured/Sick person.
- Letter from Travel Agent verifying total cost of journey, value of unused portion of journey, cancellation charges incurred and total amount of refund received.

#### **Missed Transport Connection (Additional Expenses) Claim**

- Letter from Airline stating reason for delay.
- Receipts for additional expenses incurred.

#### **Overseas Medical, Dental And/Or Hospitalisation Benefit Claim**

- Original Doctor's/Hospital accounts and receipts together with details relating to medical benefit refunds.
- Original Doctor's Certificate verifying nature of complaint suffered by you.

### **Emergency Expenses Claim**

- Receipts and/or Tickets relating to additional expenses incurred.  
Doctor's/Hospital Certificate specifying exact nature of condition suffered by Injured/Sick person.
- Letter from Travel Agent or carrier verifying reason for additional expenses and/or any refund applicable.

### **Luggage, Personal Effects Claim**

- Report or letter from Authority (e.g. Police, Airline) regarding the loss.
- Receipts Guarantee Certificates, Instruction Manuals, Valuation Certificates, Credit Card Vouchers or other Proof of purchase for items claimed.
- Bank Statements, transaction receipts or other proof of cash claimed.
- Quotations for replacement of items claimed OR receipts for items replaced.

### **Deprivation Of Baggage Claim**

- Report from Airline acknowledging baggage delayed/misplaced.
- Documentation accompanying baggage when received
- Receipts for essential replacement clothing/toiletries purchased where baggage delayed more than 8 hours.

### **Overbooked Flight Claim**

- Letter from Airline stating boarding was denied on a confirmed scheduled flight due to overbooking and no alternative transport was made available within 8 hours of scheduled departure.
- Evidence of any rebooked flights and expenses incurred.

### **Rental Vehicle Collision and Theft Excess Cover Claim**

- The Rental Agreement.
- Notice from the Rental Company in respect of the excess or deductible.
- Documentation evidencing payment of excess or deductible.

### **Accidental Death**

The Original Policy Document.

Original of the Death Certificate which will be returned to you.

Copy of Coroner's Depositions and Findings (if applicable).

Original Birth Certificate which will be returned to you.

Please review the [Travel Policy Wording](#) to find out details of cover and exclusions. The [Travel Information Kit](#) in the previous section addresses many key questions and we recommend that you take a copy with you whilst travelling.