

# ECU Travel

## Insurance and Risk Information



### Travel Insurance

#### Cover applies:

- Pre-existing conditions – your doctor must confirm you are fit to travel. Make the doctor aware of location/s you are visiting and expected activities, as this will guide doctor recommendation.
- Pre-existing conditions – advise tour leader of condition/s (including any allergies or conditions that may not require medication, for example: food allergies, medicine allergies, anxiety) as this may assist with your care during travel or in the event of an emergency.
- Prescription medication – take a doctor's note with you to confirm medical condition, medication prescribed including dose and ensure this matches the pharmacy medicine dispensed. Do not remove prescription medication from pharmacy packaging.
- **It is your responsibility** to ensure your prescription medication can be taken into the country/ies visited. Some medications available freely in Australia may be restricted in other countries. For example: ADD/ADHD medications (amphetamine based), sleeping medication (Stilnox/Ambien) or pain relief (oxycodone or codeine based medication).
- Medical expenses – no excess. Dental cover in emergencies only. Cover is for unexpected medical treatment requirements. No cover for general medical or dental check-ups. Cover restricted for pre-existing conditions if travelling against medical advice or treatment is expected.
- **Private Travel.** Students and Staff have up to 7 days private travel allowance. Please refer to <https://intranet.ecu.edu.au/staff/centres/strategic-and-governance-services/our-services/risk-and-assurance/insurance/travel-insurance> "Private Travel Portal" for further information.
- Cancellation Cover – applies from the date the Executive Dean signs your travel approval form. This covers any pre-paid travel expenses, such as flights or accommodation, which cannot be refunded if you are not able to travel (or have to return early after the trip starts). This can be due to unforeseen circumstances or due to your illness or injury. It can also cover you if your family member or supervisor/tour leader is injured or unexpectedly unwell.

#### Other travel considerations:

- Consider Mental Health conditions when travelling – seek support prior to travel and advise tour leader of any concerns prior to, or during, travel.
- Reduce your profile – do not take expensive items (jewellery, electronic equipment, photographic equipment), wear conservative clothing if appropriate for the country you are visiting, be aware of local laws or customs that may be different.
- Don't photograph or video any Police, Government or Military buildings or installations when you travel.
- Know the legal drinking age in the country you are visiting.
- Run a backup and then remove any unwanted applications or information from electrical devices. Delete any keychain detail or password protect. Run virus scans on any devices when you return, before connecting your devices. Disconnect from wi-fi connections immediately.

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When travelling on behalf of ECU, please keep this information with all other important documents.

**Remember:**

- You are bound by student or staff code of conduct when travelling. You also are an ambassador of ECU when travelling.
- Make copies of all travel documents (passport, visa(s), airline ticket(s) and credit card) – take a copy with you, have a soft copy (email/cloud) and leave a copy with someone you trust. Ensure passports have 6+ months validity before travelling.
- Register your trip details with the Department of Foreign Affairs and Trade (DFAT) at <http://smartraveller.gov.au>.
- Advise Bank and Phone Carrier of pending travel plans. Turn off roaming and understand international bank/phone charges.
- Think carefully about participation in any high-risk activities – such as skydiving, white water rafting or driving/passenger on a motorbike as this may affect your insurance cover.
- Ensure you have all appropriate documents with you, such as medical notes if you need to take prescribed medication with you on your trip and take enough of your prescription medication for your trip **plus** extra (if extended or delayed).
- Electronic equipment (laptops, tablets, camera equipment) must be taken as hand luggage on flights.
- Travel in groups of 2 or more (personal safety).
- Don't leave luggage unattended (ie, toilets).

**If you need help, or to make a claim, note:**

- Contact the travel assistance company – Travel Guard on +61 3 9522 4766:
  - If calling from Australia, 1800 003 813
  - If calling within USA, 1-866-814-3375

If you are unable to call, email a request for an immediate call back –

Email: [auassistance@aig.com](mailto:auassistance@aig.com)

Subject: **Immediate call back required to <your name>**

Advise Travel Guard of your name, ECU and policy number.

- If you require medical assistance, you can contact Travel Guard and they can confirm direct settlement of any medical treatment costs to doctor/hospital.
- Report all thefts to the local police authorities (if possible) and obtain a copy of the police report (translation not required)
- Insurance information on ECU intranet - <http://intranet.ecu.edu.au/staff/centres/strategic-and-governance-services/our-services/risk-and-assurance/insurance>.
- Submit claims online at [www.aig.com.au/claims](http://www.aig.com.au/claims).
- Any queries about your travel, please contact Risk & Assurance on:
  - + 61 8 6304 2824, or
  - [insurance@ecu.edu.au](mailto:insurance@ecu.edu.au)