INSURABLE RISK SCHEDULE

1 PURPOSE

To inform and guide University staff, students and visitors about the insurance protections available under the University’s insurance program.

Insurance documents are lengthy and complex. This Schedule provides a brief summary of the insurance protections.

This schedule will prove helpful for staff, students and others who are ‘protected’ through group policies purchased by the University and who may want further information on the cover provided by those policies. This is particularly the case with Corporate Travel Insurance and Group Personal Accident Insurance for students.

The following specific schedules are provided:

1) Corporate Travel Insurance
2) General Clinical Trials
3) Group Personal Accident Insurance for Students
4) Group Personal Accident Insurance for Volunteers
5) Property Protection
6) Marine Cargo Insurance
7) Medical Malpractice
8) Motor Fleet Insurance
9) Professional Liability
10) Public Liability / Product Liability

NOTE: The University’s insurance policies are subject to terms, conditions, exclusions and limitations as expressed in the respective policy wordings. This Schedule should not be used to determine whether cover is available under a specific wording, because this will depend on the circumstances of a loss.

2 SCHEDULE

2.1 Corporate Travel Insurance

This section should be read in the context of the University's Travel Policy and Procedure.

Macquarie University provides automatic Corporate Travel Insurance cover for 6 months. Duration may be extended on request and approval by AIG to a maximum of 364 days, which is the maximum duration. For any journey which exceeds 6 months, the Insurance Manager must be notified in writing via insurance.mq@mq.edu.au prior to the trip, otherwise the Insurance will be invalid.

The University provides Corporate Travel Insurance to cover all the trips that the University estimates will take place in that year.

Once a trip has been approved in accordance with the Travel Policy, a traveller is automatically covered - there is no requirement to fill in another form or advise the insurance team.
Travellers who are going to be away for longer than one year may require Expatriate Medical insurance that provides medical expenses cover for employees/students who are residing outside of Australia for long periods. Expatriate insurance has to be arranged before a traveller leaves Australia. To arrange expatriate insurance contact

insurance.mq@mq.edu.au

**Leisure travel in conjunction with business travel**

The University’s Corporate Travel Insurance provides cover for leisure travel associated with business travel to a maximum of 7 days. This is only applicable to staff business travel. As a general rule, the leisure travel portion should always be less than the business portion. If the leisure travel is greater than 7 days, or greater than the business travel, travellers must arrange their own insurance to cover the entire duration of the leisure travel.

Travel insurance cover for a student’s leisure travel is not provided under the University’s coverage.

The University has entered into a referral arrangement with **AIG Australia Limited** (AIG) to provide travellers with an option to purchase leisure travel insurance. To purchase leisure travel insurance connected with the official university travel (e.g. extend before/after or during the MQ trip), staff and students can visit: [https://www.aigtravel.com.au/MacquarieUni](https://www.aigtravel.com.au/MacquarieUni). It is important to read the Policy Wording and Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statement (SPDS) carefully as the benefits are different to the cover provided by the University’s Corporate Travel Insurance. All questions regarding purchasing leisure travel insurance should be referred to AIG’s Customer Service Department on 1800 017 682.

**Corporate Travel Insurance provider and coverage**

The University's current travel insurer is AIG Insurance Limited. The policy number is 2200104020; it is renewed annually on 01 November.

<table>
<thead>
<tr>
<th><strong>Summary of travel Insurance benefits</strong>*</th>
<th>AIG</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Accident &amp; Sickness (Death and Capital Benefits) – Insured Persons excluding Accompanying Spouse/Partner and/or Dependent Children</strong></td>
<td>Benefit capped at percentage of</td>
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<tr>
<td>Accidental Death</td>
<td>5 x annual <em>income</em> to a maximum of $500,000</td>
</tr>
<tr>
<td>Permanent Total Disablement</td>
<td>5 x annual <em>income</em> to a maximum of $500,000</td>
</tr>
<tr>
<td>Other Permanent Disablement</td>
<td>5 x annual <em>income</em> to a maximum of $500,000</td>
</tr>
<tr>
<td>Temporary Total Disablement (Injury)</td>
<td>100% of weekly <em>income</em> to a maximum of $1500 payable for up to 104 weeks and subject to an <em>excess period</em> of 7 days</td>
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<tr>
<td>Temporary Total Disablement (Sickness)</td>
<td>Not Insured</td>
</tr>
<tr>
<td><strong>All Insured Persons</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Overseas Medical &amp; Evacuation</strong></td>
<td></td>
</tr>
<tr>
<td>Category</td>
<td>Excess</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Overseas Medical &amp; Evacuation Excess</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Continuous Worldwide Bed Confinement Excess</td>
<td>$200 per day for maximum 25 days</td>
</tr>
<tr>
<td>Repatriation Excess</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Loss of Deposits, Cancellation &amp; Curtailment Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Loss of Deposits, Cancellation &amp; Curtailment Expenses (any one Insured Person - any one claim or series of claims arising out of the one event): Excess</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Baggage, Business Property and Money/Travel Documents</strong></td>
<td></td>
</tr>
<tr>
<td>Baggage I Business Property-equipment Limit any one item Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td>Baggage / Business Property-personal baggage Limit any one item Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td>Electronic Equipment (Including Cameras) Limit any one item Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td>Personal Money / Travel Documents Excess</td>
<td>$5,000</td>
</tr>
<tr>
<td>Deprivation of Baggage Excess</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Rental Vehicle Excess</strong></td>
<td></td>
</tr>
<tr>
<td>Rental Vehicle Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td><strong>Missed Transport Connection &amp; Overbooked Flights</strong></td>
<td></td>
</tr>
<tr>
<td>Missed Transport Connection Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td>Overbooked Flights Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td><strong>Personal Liability &amp; Identity Theft</strong></td>
<td></td>
</tr>
<tr>
<td>Personal Liability Excess</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Identity Theft Excess</td>
<td>$20,000</td>
</tr>
<tr>
<td><strong>Political Unrest &amp; Natural Disaster Evacuation</strong></td>
<td></td>
</tr>
<tr>
<td>Political Unrest &amp; Natural Disaster Evacuation Excess</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

* This summary table provides a general description only. Each category is subject to various conditions, limitations and exclusions as well as the overriding terms, conditions, exclusions
and endorsements of the Policy. Further detail and clarification can be obtained from the Insurance Office via Insurance.MQ@mq.edu.au.

If there is a group of people travelling together, the aggregate limit may need to be increased. Please contact the Insurance Office via insurance.mq@mq.edu.au to assess the risks and adequacy of an aggregate limit.

**General Exclusions**

Some general exclusions from the policy are:

1. Results from an Insured Person engaging in or taking part in:
   a. flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
   b. Training for or participating in professional sport of any kind.
2. Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person.
3. Results from war (whether war be declared or not), invasion or civil war.
4. Is or results from infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) unless as a result of an accident or a medical procedure.
5. Medical expenses arising from pre-existing conditions

For travelling to the traveller's own country of residency, there is limited cover so please consult with the insurance office before commencing the trip.

**Motor Vehicle Hire**

A traveller who hires a motor vehicle should be aware that the University's Corporate Travel Insurance does not cover the costs of repairs to the hired motor vehicle or the cost of repairs to other property or claims for injury to other road users.

Insurance only covers the insurance excess payable on a claim up to $20,000.

It is therefore essential to make sure the hired motor vehicle is fully insured through hired car leasing agreement. Otherwise a traveller could be personally liable for damages.

**Pre-existing medical condition**

Travellers with a pre-existing medical condition, who may require specialist medical care or access to specialised treatment, are requested to do the following to ensure their ongoing health whilst on Macquarie University business:

- Notify the Health Management Advisor (for staff 9850 9746) or Student Wellbeing (for students 9850 7497) of any pre-existing medical condition that may require special attention or access to specialised medical treatment during travel.
- Provide a letter from your treating doctor, which confirms your fitness to travel to the Health Management Advisor.

The Corporate Travel Insurance policy excludes medical, evacuation, additional expenses and personal accident and sickness expenses which are incurred as a result of a Pre-Existing Condition. Coverage will not be provided where:

- a journey is undertaken by the traveller against the advice of a Doctor or Dentist; or
- when the traveller is unfit to travel; or
• for the purpose of the traveller seeking medical attention for a Pre-Existing Condition; or
• expenses are incurred for any medication or ongoing treatment for a Pre-Existing Condition which the traveller has been advised to continue by their Doctor during travel; or
• expenses incurred directly or indirectly in relation to a traveller’s terminal condition which was diagnosed by a Doctor prior to the journey commencing.

Please note that, under Personal Accident & Sickness (lump sum and weekly benefits), benefits which are directly or indirectly related to a Pre-existing Condition ARE excluded.

A pre-existing condition means:
(a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the 12 months immediately prior to the Covered Person’s journey; or
(b) a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware at the time of booking their journey.

By virtue of the above, Insurers usually consider a pre-existing medical condition to include:
• a medical or dental condition that is currently being, or has been investigated, or treated by a health professional
• any condition for which a person takes prescribed medicine
• any condition for which a person has had surgery
• pregnancy.

Travel to risky or sanctioned countries

If you wish to travel to any destination nominated as a Level 3 or 4 risk or above (as defined by the Department of Foreign Affairs and Trade (DFAT) which is ‘reconsider your need to travel’ and ‘do not travel’, you are only permitted to do so after having obtained the permission of Vice President, Finance and Resources. Travelling to areas against DFAT advice or to sanctioned countries (e.g. Iran, Egypt, Lebanon, North Korea, Russia, Cuba, etc) or geographically unique areas (e.g. Antarctica) is not automatically covered by the University’s Corporate Travel Insurance. Therefore please contact traveladvice@mq.edu.au for advice prior to booking your travel.

Emergency Assistance Provider

Macquarie University has partnered with International SOS, a leading medical assistance, international healthcare and security assistance company, to provide 24/7 resources for those on university-related international business travel.

International SOS provides resources by phone, online or on the ground to help with any medical, security or logistical concerns.

Download the app

The mobile app provides immediate access to the assistance centre where medical, security or logistical experts are on hand to provide routine advice or support in an emergency. Up-to-date advice and real-time alerts for travel locations are also available. To download the app, follow these steps:

1. Scan the QR code below and select your mobile.
2. Select ‘Yes’ when you run the app to make it a trusted application.
3. Enter the Macquarie University membership number (available on the Wiki page).

Call or go online

International SOS medical and security specialists are on hand 24 hours a day to answer queries and concerns. The Sydney assistance centre number is +61 2 9372 2468.

There is also an online portal with up-to-date medical and security information.

Use the Macquarie membership number to log into the portal and register online to receive alerts via email or mobile.

More information

For questions or further assistance, email the Risk and Assurance team at traveladvice@mq.edu.au.

Claim

To claim any personal or University costs or losses incurred which are eligible for reimbursement under the Corporate Travel Insurance policy, on your return to the University, a Travel Insurance Claim Form has to be completed and submitted to the Insurance Office via insurance.mq@mq.edu.au. Only one claim form needs to be completed for losses involving both University and personal property, however, the values need be distinguished via an accompanying note to facilitate correct reimbursement to each party.

The Claim Form should spell out clearly what proof of loss/damage the insurer requires to enable speedy settlement of a claim. The required supporting documentation as outlined on the claim form should be submitted along with the claim form. The claim form is then sent to the Insurance Office for lodgement with the insurers.

2.2 General Clinical Trials

Standard Medical Malpractice excludes personal injury sustained by a person participating in a Clinical Trial. Therefore, the University has to arrange insurance for Clinical trials that have been approved by the University’s Ethics Committee.

Download the Clinical Trials Cover Fact Sheet.

2.3 Group Personal Accident Insurance for Students
The University provides Personal Injury Insurance (PII) for its students.

The scope of the cover is:

“Enrolled students undertaking academic activities in relation to a course approved by the University and all other associated activities relating to the approved course which are authorised by the University, including travel but not including daily travel to and from the students’ normal place of study and residence”.

Non–academic activities associated with the University, such as sporting or other club activities or pursuits sponsored by the University, including travel but not including daily travel to and from the insured person’s normal place of study and residence.

Notes
- The cover is for accident only, not sickness.
- Cover is restricted to Australia.
- Medicare rebatable medical expenses are not covered.

The benefits of this policy are:
- Non-Medicare rebatable medical expenses (deductible first $50 each and every claim)
- Capital benefits-death and permanent total disablement
- Weekly injury benefit
- Bed care benefit
- Domestic help benefits
- Student tutorial benefit
- HECS and Postgraduate fees
- Injury assistance benefit (transport)
- Home modification benefit
- Out of pocket expenses.

2.4 Group Personal Accident Insurance for Volunteers

Volunteers are not entitled to Workers Compensation in the event of an injury.

The Group Personal accident Insurance for Volunteers policy applies while a person is engaged in Volunteer activities organised or authorised by and/or under the control of the University, including direct travel to and from such activities, anywhere in the world.

The benefits are:
- Capital Benefits
- Weekly Injury Benefit
- Domestic Help (non–income earners)
- Non Medicare rebatable Medical Expense Benefit (deductible first $50 each and every claim).

2.5 Property Protection

Property Protection provides cover for material loss of assets. It extends to claims for loss of revenue, increased cost of working, loss of rental income and additional expenses resulting from interruption or interference with business. Protection is subject to certain terms, exclusions, conditions and limitations.
Property Protection includes the University’s hulls and boats, subject to a lower excess of $500. This provides cover for the small number of vessels owned by the University and its controlled entities.

The University’s Property Protection has a $20,000 excess for every claim, with the exception of spoilage losses, equipment in or under water and unmanned aerial vehicles where different excess amounts apply.

Where the University sustains physical loss or damage to property, the loss must be recorded through Risk Online Active Reporting (ROAR). In the case of the loss or destruction of an item, the relevant cost is the replacement cost of the item. Where the item has been damaged but can be economically repaired, the relevant cost is the repair cost. ROAR can be accessed via the MQ website staff page or go to: http://staff.mq.edu.au/human_resources/health_and_safety/risk_online_active_reporting-roar/

Insurable hazards include:
- fire (including that caused by or arising from, spontaneous combustion and/or overheating and fermentation);
- lightning;
- impact by aircraft and/or aerial devices and/or articles dropped or falling there from;
- impact by space debris or sonic boom;
- impact by motor vehicles and mobile equipment (including cranes), water-borne craft or Animals, explosion, implosion, smoke and/or steam, tidal wave, storm, tempest, wind, hail, cyclone, hurricane, typhoon, tornado, rainwater, Flood, water and/or other liquids and/or substances discharged, overflowing and/or leaking from apparatus, appliances, pipes, tanks, sprinkler and/or other systems, or otherwise escaping from intended confines; and
- the acts of persons taking part in riots or civil commotion or of strikers or locked-out workers or of persons taking part in labour disturbances including malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts or in connection with any conflagration or other catastrophe, and whether or not any of the foregoing are the result of Earthquake, subterranean fire and/or volcanic eruption.

Download Property Protection Incidents Notification Form

2.6  **Marine Cargo Insurance**

Marine Cargo Insurance provides protection for any losses to the University’s goods and/or property in transit. This policy cannot cover personal belongings of staff recruited to start employment at the University, e.g. household goods and personal effects, staff will need to purchase transit insurance with a professional carrier for relocation.

2.7  **Medical Malpractice**

Medical Malpractice insurance is a form of Professional Liability (breach of professional duty) but is specifically designed to cover the University and protected persons in the provision of health care.

Download the Medical Malpractice Cover Fact Sheet.

2.8  **Motor Vehicle Fleet Insurance**
The University insures its fleet of motor vehicles under Comprehensive Cover.

This provides:
- Motor Vehicle Cover for costs of repairs to University motor vehicles (or cost of replacing a motor vehicle in the event of a theft or total loss), and
- Third Party Liability Cover to provide the University with cover for legal liability for loss or damage to someone else’s property arising out of the use of a University vehicle.

In normal circumstances, the policy will cover the liability of any person driving a University motor vehicle with the consent of the University.

It is important to note that the University’s Motor Vehicle Fleet does not provide any insurance to persons who use their own motor vehicles on behalf of the University.

There is an excess of $650 in respect of Motor Vehicle Fleet Insurance.

2.9 Professional Liability

Professional Liability (indemnity) protects the University for legal liability to pay damages as a result of a claim made against the University and/or a protected person arising out of any negligent act, error, omission in the conduct of the University’s professional business (breach of professional duty resulting in a financial loss to a ‘client’ of the University).

A professional duty exists particularly in connection to teaching, consulting work and research.

Cover extends to unintentional defamation, infringement of rights of intellectual property and breach of confidentiality.

The range of persons who are ‘protected persons’ under the Professional Liability Insurance are the same as those mentioned in the section on public liability (see below).

It should be noted that the University normally will not agree to provide Professional Liability Insurance to consultants (including sole traders) who carry on a professional business.

The scope of the cover is worldwide; however, claims brought in North America (i.e. the USA and/or Canada) are excluded.

2.10 Public Liability / Product Liability

Liability insurance covers legal claims against the University, its affiliates and persons the University has agreed to protect.

The protection provided by a liability policy is essentially twofold:
- payment of defence costs in the event of legal proceedings against the University, and
- payment on behalf of the University of a settlement or court verdict.

The insurance industry has devised a number of policies to cater for the various liability risks. The components of the University’s combined liability protection are outlined below.

Public Liability insurance covers the University's legal liability to pay compensation in respect of:
• Personal Injury
• Damage to third party property

The above must first occur during the protection period and be caused by an event in connection with the University’s business and/or products sold by the University.

KEY RELATED DOCUMENTS

Travel Policy & Procedures
Clinical Trial Cover Fact Sheet
Medical Malpractice Cover Fact Sheet
International Travel Risk Assessment Form
Travel Insurance Claim Form
Personal Accident Insurance Claim Form
Property Protection Incidents Notification Form

3 NOTES

<table>
<thead>
<tr>
<th></th>
<th>Contact Officer</th>
<th>Implementation Officer</th>
<th>Approval Authority / Authorities</th>
<th>Date Approved</th>
<th>Date of Commencement</th>
<th>Date for Review</th>
<th>Documents Superseded by this Schedule</th>
<th>Amendment History</th>
<th>Policy Authorisation</th>
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<tr>
<td>3.1</td>
<td>Insurance Manager</td>
<td>Insurance Manager</td>
<td>Vice-President, Finance and Resources</td>
<td>11 February 2020</td>
<td>11 February 2020</td>
<td>February 2023</td>
<td>Insurable Risk Guideline approved 11 February 2014</td>
<td>Nil</td>
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3.7 Documents Superseded by this Schedule

3.8 Amendment History
Nil

3.9 Policy Authorisation
Insurable Risk Policy