Insurable Risk Policy

Section 1 - Purpose

(1) This Policy specifies the University's insurance requirements to provide comprehensive and cost effective protection for its insurable risks and documents the terms and conditions of this protection.

Background

(2) Insurance is a risk transfer mechanism that enables the University to transfer the funding of losses to a third party, usually a mutual fund or insurance company.

(3) Insurance is a significant expense to the University. The main costs are premiums and deductibles that the University has agreed to pay as its share of a loss. Generally, the higher the deductible, the lower the premium.

(4) The Group Risk team is responsible for maintaining the insurance program, promoting compliance with terms and conditions of insurance policies, managing the claim process, and providing advice and information to the University community.

(5) Licensed insurance brokers are appointed for a period of three (3)to five (5) years and are remunerated by annual fees.

Scope

(6) This Policy applies to:

a. all insurance transactions entered into by the University managed by the General Insurance function, except for the two statutory forms of insurance, Workers Compensation (managed by the Work Health and Safety function) and Motor Vehicle Compulsory Third Party (managed by the Property Fleet function);
b. insurable risks, which are those risks for which insurance products are available; and
c. Controlled Entities, which are insured under the University's umbrella program.

(7) This Policy applies to all staff of the University and its Controlled Entities, and to students. While the primary purpose of the insurance program is to protect the assets and liabilities of the University, the program also protects the interests of individuals who are involved in the day-to- day activities of the University.

Section 2 - Policy

(8) The University will institute an insurance program that will:

a. sufficiently protect the University's investments in assets, including revenue;
b. provide indemnities against liabilities arising from the conduct of business activities;
c. indemnify staff, students and others who assist the University when acting under the direction and control of the University;
d. provide an incentive for effective risk management; and

e. achieve the best combination of price and coverage.

(9) To ensure that its insurance program responds effectively in the event of a loss, the University will:

a. act in the utmost good faith towards insurance providers;
b. comply with terms and conditions of insurance policies; and
c. maximise recoveries under its insurance policies.

(10) The University's insurance policies are subject to terms, conditions, exclusions, and limitations as expressed in the various policy wordings. This internal Policy should not be relied upon to determine whether cover is available under specific insurance policies, as this will depend on the circumstances of a loss/claim.

(11) For travel, Section 3 Part A of this internal Policy should be read in the context of the University's Travel Policy and Travel Procedure.

Section 3 - Procedures

Part A - Accident and Health

Corporate Travel Insurance

(12) Corporate Travel Insurance provides protection for all University staff and students while on travel for approved University business outside their usual work environment (see Appendix A - Corporate Travel Insurance Coverage). The University provides Corporate Travel Insurance cover for approved Travel for Business for up to 180 days for any one trip.

(13) For trips of more than 180 days, the duration may be extended to a maximum of 365 days with the approval of the University's insurer, and at an additional premium cost payable by the business area approving the travel. The traveller or business area must contact the University's Insurance office, who will consult the insurer, advise on the applicable extra premium payable by the business area, and confirm coverage if approved by the insurer. Contact insurance@mq.edu.au for more information.

(14) A Traveller is covered by the University's Corporate Travel Insurance policy when Travel for Business is approved in accordance with the Travel Policy and with clause 12 of this Policy. If the overseas travel is not required by the University, for example if it is for personal reasons, the University's Corporate travel insurance will not provide coverage for this travel even if the arrangement is supported by the relevant supervisor.

(15) Staff should consult with the Work Health and Safety (WHS) team (whs@mq.edu.au) regarding any workers compensation considerations.

Student incidental leisure travel

(16) The University's travel insurance policy does not provide cover for leisure travel outside the dates of the University-related approved activity. This includes leisure travel before, after, or occurring in between University-related activities that may be spread out across a trip. Students will need to obtain their own personal travel insurance (including emergency assistance) for any leisure travel at their own cost.

Staff incidental leisure travel

(17) Staff travelling on approved University business can be covered for brief incidental leisure travel, subject to policy terms and conditions. It will be covered if the total leisure travel days are less than 7 days and the total number of leisure travel days are less than business travel days. If staff incidental leisure travel days are more than 7 days or

more than the business travel days, no single leisure travel days will be covered under the University's corporate travel insurance policy and staff must obtain personal travel insurance at their own cost.

General Exclusions

(18) Some general exclusions of the Corporate Travel Insurance policy are:

a. incidents that occur while under the influence of drugs or alcohol;
b. high risk activities including but not limited to; bungee jumping, paragliding, parasailing, scuba diving, caving, canyoning, abseiling;
c. flying or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers;
d. unscheduled flight(s) which means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. Taking an unscheduled flight has reduced cover benefit;
e. training for and/or participating in professional sport of any kind;
f. any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by a Traveller;
g. war or civil war in any and all of Afghanistan, Chechnya, Iraq, and Somalia;
h. the financial default of any airline or other transportation provider, accommodation provider, car rental agency, travel wholesaler or booking agent;
i. the cancellation curtailment or diversion of scheduled public transport services, including by reason of strike, or other industrial action, if there had been a published warning that such events were likely to occur prior to the Traveller booking their journey;
j. travelling against the advice of a doctor;
k. travelling whilst unfit to travel;
l. travelling to seek medical attention for a pre-existing condition; and
m. expenses incurred for routine medical, optical or dental treatment or consultation.

For the specific COVID-19 coverage position, please refer to the COVID-19 coverage section.

(19) For Travel for Business to the Traveller's own country of residency, there may be limited travel insurance cover applicable. If the Traveller is a foreign national living in Australia and undertakes University business travel to their country of residence , certain benefits may not be covered by the University's Corporate Travel Insurance e.g. medical costs, repatriation, evacuation, etc. The Traveller will be expected to rely on their country of residence's public or private medical/health system.

(20) If the Traveller lives in Australia and is a dual passport holder, has dual citizenship, or permanent resident status in Australia and undertakes University business travel to their country of citizenship, the University's Corporate Travel Insurance will respond accordingly. Where a traveller is eligible for access to any public or private medical/health system in the country of dual citizenship or residence, the Traveller will be expected to claim through that system before claiming under the University's Corporate Travel Insurance.

(21) The claim process is not under the University's control and the Insurer's claim team has full discretion to assess the claim and decide claim outcomes (to accept or decline, in part or total).

(22) All claims must result from an unforeseen circumstance outside the control of the University or the Traveller.

COVID-19 coverage

(23) Cover is provided for medical expenses incurred overseas if a Traveller contracts COVID-19 and requires medical treatment from a doctor. No cover is provided for COVID-19 vaccinations whether mandatory or voluntary.

(24) For loss of deposits and cancellation and curtailment expenses, cover is provided for the following events:

a. the Traveller's unexpected death from COVID-19 prior to the journey commencing;
b. the Traveller contracting COVID-19 which results in them being certified by a doctor as being unable to commence the journey as planned;
c. the Traveller contracting COVID-19 which results in them being directed by a health authority to quarantine which prevents them from being able to commence the journey as planned;
d. the Traveller, a close relative, close colleague or travelling companion of the Traveller 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 Traveller being able to commence the journey as planned; and
e. a close relative, close colleague or travelling companion of the Traveller contracting COVID-19, or their unexpected death from COVID-19 which prevents the Traveller being able to commence the journey as planned.

Motor Vehicle Hire (excess only)

(25) The Corporate Travel Insurance policy does not cover:

a. the theft of the hired motor vehicle; or
b. the costs of repairs to the hired motor vehicle; or
c. the cost of repairs to other property; or
d. claims for injury to other road users.

(26) The Corporate Travel Insurance policy covers the insurance excess imposed by the vehicle hire company in the event of a claim. The maximum payable for any claim is $20,000. It is therefore essential to make sure that the hired motor vehicle is fully insured through the car hire rental agreement.

Pre-existing medical conditions

(27) Under the Corporate Travel Policy, a pre-existing medical condition is defined as:

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 twelve (12) months immediately prior to the Traveller's journey; or
b. the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware of an underlying physical defect, condition, illness or disease in the three (3) months prior to becoming a Traveller under the insurance policy.

(28) Based on the above, Insurers usually consider a pre-existing medical condition to include:

a. a medical or dental condition that is currently being or has been investigated or treated by a health professional; and/or
b. any condition for which a person takes prescribed medicine; and/or
c. any condition for which a person has had surgery; and/or
d. pregnancy.

(29) A Traveller with a pre-existing medical condition/s is requested to do the following before Travel for Business:

a. notify the Health Management Advisor (for staff: 02 9850 9746) or Student Wellbeing (for students: 02 9850 7497) of any pre-existing medical condition/s that may require special attention or access to specialised medical treatment during travel; and
b. provide a letter from your treating doctor confirming your fitness to travel to the Health Management Advisor

(for staff) or Student Wellbeing (for students).

(30) In addition to all General Exclusions cover under the Corporate Travel Policy for pre-existing medical conditions will not be provided where:

a. travel is undertaken by the Traveller against the advice of a doctor or dentist; or
b. travel is undertaken where the Traveller is unfit to travel; or
c. travel is for the purpose of the Traveller seeking medical attention for a pre-existing medical condition; or
d. expenses that are incurred for any medication or ongoing treatment for a pre-existing medical condition which the Traveller has been advised to continue by their doctor during travel; or
e. expenses that are incurred directly or indirectly in relation to a Traveller's terminal condition which was diagnosed by a doctor prior to the travel commencing.

(31) Lump-sum and weekly personal injury benefits that are directly or indirectly related to a pre-existing medical condition are excluded.

Travel to higher risk or sanctioned countries

(32) For travel to any destination identified by the Department of Foreign Affairs and Trade (DFAT) as a Level 3 ('reconsider your need to travel') risk the insurer may not accept a claim if the trip is cancelled for reasons related to those referenced in the DFAT warning as it may not be deemed an "unforeseen circumstance". If the Traveller and Approver proceed with the trip, they are accepting the risk of cancellation and all associated costs if the DFAT risk level increases to Level 4.

(33) Travellers are not permitted travel to any destination identified by the Department of Foreign Affairs and Trade (DFAT) as a Level 4 ('do not travel') risk. This includes whether at the time of booking or any time up to departure. If the DFAT level reduces to Level 3, clause 32 of this Policy applies.

(34) Travel to areas that are not automatically covered by the Corporate Travel Insurance policy and where specific advice must be obtained from insurance@mq.edu.au prior to booking travel to such destinations well in advance of departure include:

a. Travel against DFAT advice (excluded and is non-negotiable); and/or
b. Travel to sanctioned countries as identified by the insurer which may change without warning depending on global circumstances (see Appendix B - List of Sanctioned Countries); and/or
c. Travel to geographically unique areas (e.g. Antarctica).

Emergency Assistance Provider

(35) The University has partnered with International SOS (iSOS)to provide 24 hour medical and security advice and assistance, resources and support for those on international Travel for Business (refer to the Travel Policy).

(36) For questions or further assistance, email the Group Risk team at travelriskadvice@mq.edu.au.

Claim

(37) To claim any University or personal costs or losses incurred that are eligible for reimbursement under the Corporate Travel Insurance policy, a Travel Insurance Claim Form must be completed and submitted to the Insurance Office, who will review and finalise the form and submit it to the insurer. Only one Claim Form needs to be completed for losses involving both University and personal property, however, the values need be distinguished via supporting documentation to facilitate correct reimbursement to each party.

(38) The Claim Form indicates what proof of loss/damage the insurer requires to enable prompt consideration, and if appropriate, settlement of a claim. The required supporting documentation specified on the Claim Form must be submitted with the completed Claim Form to the Insurance Office for lodgement with the insurer.

(39) The following information may expedite the assessment of a claim:

a. a copy of original and complete flight ticket itinerary for the trip to show departure and arrival in Australia;
b. a copy of Medical Report and itemised receipts if you are claiming any medical related costs; and
c. receipts of the additional costs incurred with proof of the payments and/or University costs and personal costs being split clearly by itemised receipts. This should also include the University bank account information for the relevant claim amount and personal bank account information for the personal costs incurred. For the University claim cost, the cost centre should be advised for allocation when the claim amount is received.

Group Personal Accident Insurance for Students

(40) Group Personal Accident Insurance for Students provides protection for students in the event of accidental death or bodily injury while engaged on authorised business and activities of the University.

Summary of Benefits	Excess	Extent of Cover
Accidental Death and Capital Benefits	Nil	Up to $100,000
Weekly Injury Benefits	7 days	100% of weekly salary to a maximum of $500; Aggregate Period: 156 Weeks
Weekly Sickness Benefits	N/A	Not Insured
Non-Medicare Medical Expenses	$50 each & every claim	100% of costs up to a maximum of $10,000

(41) Group Personal Accident Insurance for Students is for accidental death or bodily injury only. There is no cover for sickness or illness.

(42) Expenses covered by Australian Medicare (Medicare rebate) are not covered, nor are expenses related to a 'Medicare Gap'.

(43) Any benefit payable under the policy for Non-Medicare Medical Expenses is reduced by any recovery made from any private health insurance fund or any other source with respect to the expense.

(44) All expenses must be paid for to the healthcare provider in advance (by the student or person on their behalf) who should then seek reimbursement under the policy.

(45) The insurer shall not be liable to make any payment in respect of:

a. any expense recoverable by that student from any other source; and
b. any expense which would result in the Insurer contravening the Health Insurance Act 1973 or the National Health Act 1953 or the Private Health Insurance Act 2007 or any other succeeding legislation to those Acts.

(46) The University's Insurer is not a registered private health fund and legislation prohibits the consideration of expenses attracting a Medical rebate or the Medicare Gap.

(47) Cover under the Group Personal Accident Insurance for Students policy applies 24 hours per day while undertaking the business of the University including travelling directly to and from the campus, or off-campus University activity. This includes any minor deviations or interruptions which in no way increases the risk of bodily injury that would have normally arisen had the person travelled directly for the sole purpose of engaging in the

activity on behalf of the University.

Group Personal Accident Insurance for Macquarie University Sports and Aquatic Centre (MUSAC) Social Sports Competition Participants

(48) Group Personal Accident Insurance for MUSAC Social Sports Competition Participants provides protection for non-student participants engaged in University organised sport competitions in the event of accidental death or bodily injury.

Summary of Benefits	Excess	Extent of Cover
Accidental Death and Capital Benefits	Nil	Up to $100,000
Weekly Injury Benefits	7 days	100% of weekly salary up to $500; Aggregate Period: 156 Weeks
Weekly Sickness Benefits	N/A	Not insured
Non-Medicare Medical Expenses	$50 each and every claim	100% of costs to a maximum $10,000

(49) This coverage is limited and restricted in various ways. As the nature of sport activity is inherently risky, participants are strongly urged to purchase Private Health Insurance before participating in any activity and to rely on their own Private Health Insurance if a claim arises.

(50) Expenses covered by Australian Medicare (Medicare rebate) are not covered, nor are expenses related to a 'Medicare Gap' (or out-of-pocket cost, which is the difference between what a doctor charges for a medical service and the amount Australian Medicare pays).

Group Personal Accident Insurance for Volunteers

(51) Group Personal Accident Insurance for Volunteers provides protection for University and Controlled Entities volunteers in the event of accidental death or bodily injury.

Summary of Benefits	Excess	Extent of Cover
Accidental Death and Capital Benefits	Nil	Covered Persons aged up to 74 years - $250,000 Covered Persons aged 75 years and under 85 years - $25,000 Covered Persons aged 85 years and over - $10,000
Weekly Injury Benefits	7 days	Covered Persons aged up to 74 years – 85% of weekly salary up to a maximum of $1,500; Aggregate Period: 104 weeks Covered Persons aged 75 years and under 85 years – Not insured Covered Persons aged 85 years and over: Not insured
Weekly Sickness Benefits	N/A	Not Insured
Non-Medicare Medical Expenses	$50 each and every claim	100% up to a maximum of $10,000

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

(53) The Group Personal Accident Insurance for Volunteers policy applies while a person is:

a. engaged in voluntary work on behalf of the University including necessary direct travel to and from such voluntary work including any minor deviations or interruptions which in no way increases the risk of bodily injury that would have normally arisen had the person travelled directly without deviation or interruption for the sole purpose of engaging in voluntary work on behalf of the University; and

b. provided always that any voluntary work is officially organised by and under the control of the University.

(54) Expenses covered by Australian Medicare (Medicare rebate) are not covered, nor are expenses related to a 'Medicare Gap' (or out-of-pocket cost, which is the difference between what a doctor charges for a medical service and the amount Australian Medicare pays).

Part B - Property and Assets

Property Protection Insurance

(55) Property Protection Insurance provides protection for the material loss of or damage to assets – see below:

Summary of Benefits	Excess	Extent of Cover
Material Loss or Damage and Consequential Loss	$100,000; Other than Personal Property and Property in transit where the excess is $10,000 each and every claim	Maximum limit of $750,000,000 any one loss or series of losses arising out of any one event Various sub limits apply Consequential Loss Indemnity Period: 48 months
Property Terrorism Material Loss or Damage and Consequential Loss	$100,000	$1,000,000,000 any one event Consequential Loss Indemnity Period: 36 months

(56) The excess excludes the losses involving Equipment in or Under the Water and Remotely Piloted Aircraft, the excess will be 30% of replacement or repair cost (up to a maximum excess of $100,000) or $100,000 whichever is higher.

(57) Property Protection provides cover for material loss of or damage to 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.

(58) Where the University sustains physical loss or damage to property, the loss must be recorded using the online Risk and safety reporting (RASR) process on the University webpage.

(59) 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'.

(60) Insurable hazards include:

a. Fire and Perils;
b. Accidental Damage;
c. Earthquake;
d. Burglary or Theft;
e. Machinery Breakdown/Boilers & Pressure Vessels; and
f. Spoilage by accidental means.

Marine Hull Insurance

(61) Marine Hull Insurance provides protection for loss, damage or theft of declared boats owned by the University and its Affiliates.

Summary of Benefits	Excess	Extent of Cover
Loss or damage to declared vessels	$250 each claim	As per declared values
Third Party Liability	$250 each claim	$20,000,000 any one loss or occurrence and in the annual aggregate.
Navigational Limits	N/A	Australian inland and coastal waters up to 200 nautical miles offshore. At all times subject to the navigational limits as noted per statutory authority requirements.

Motor Vehicle Fleet Insurance

(62) Motor Vehicle Fleet Insurance provides protection for loss, damage or theft of any vehicle declared under Macquarie University's fleet.

Summary of Benefits	Excess	Extent of Cover
Loss of or damage to vehicle	$650	Market Value
Third Party Property Damage	$650	$35,000,000; Transportation of dangerous Goods Limit: $1,000,000

(63) The University insures its fleet of motor vehicles under Comprehensive Cover. This provides:

a. cover for cost of repairs to University motor vehicles (or cost of replacing a motor vehicle in the event of a theft or total loss); and
b. 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.

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

(65) The University's Motor Vehicle Fleet Insurance policy does not provide any cover to persons who use their own motor vehicles on behalf of the University.

Marine Cargo Insurance

(66) Marine Cargo Insurance provides protection for loss, damage or theft of the University's goods and or property while in transit.

Summary of Benefits	Excess	Extent of Cover
Conveyance within Australia	$500 each and every loss	$500,000 any one conveyance and/or any one loss or occurrence.
Imports	$500 (Imports) each and every loss	$500,000 any one conveyance and/or any one loss or occurrence.
Exports	Nil (Exports) each and every loss	$500,000 any one conveyance and/or any one loss or occurrence.
Staff Moves	N/A	Not insured
Human Tissue Imports	N/A	Not insured

(67) Marine Cargo Insurance provides protection for any losses to the University's goods and/or property while in transit. The policy does not provide cover for the personal belongings of staff starting employment at the University, e.g., household goods and personal effects. Relocating staff will need to purchase transit insurance with a professional

carrier.

Part C - Liabilities

Public Liability/Product Liability Insurance

(68) Public Liability/Product Liability Insurance provides protection for liability arising from third party personal injury (including death), and property damage claims in connection with the University's business activities and/or products.

Summary of Benefits	Excess	Extent of Cover
Third Party Property Damage or Personal Injury (including death)	$20,000 inclusive of defence costs each and every occurrence	$20,000,000 any one occurrence for Public Liability claims and in the annual aggregate for Product Liability claims
Liability Terrorism	$20,000	$100,000,000 each and every occurrence

(69) Public and Products Liability insurance covers claims made against the University, its Controlled Entities, and persons the University has agreed to protect. It covers the University's legal liability to pay compensation in respect of:

a. personal Injury (including death) to a third party; and
b. damage to third party property.

(70) Public and Products Liability insurance also covers defence costs incurred in the event of legal proceedings brought against the University.

(71) The property damage or personal injury must first occur during the protection period and be caused by an occurrence in connection with the University's business and/or products sold by the University.

Professional Liability Insurance

(72) Professional Liability Insurance provides protection for costs associated with a civil liability claim brought by a third party and arising from the University's professional services.

Summary of Benefits	Retention	Limit of Liability
Professional Business	$30,000 inclusive of defence costs for each and every claim	$30,000,000 any one claim and $60,000,000 in the aggregate

(73) Professional Liability (indemnity) protects the University and protected persons for their legal liability to pay damages as a result of a claim made against the University arising out of any actual or alleged breach of duty, negligent act, error, or omission in the conduct of the University's professional services (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.

(74) Professional Liability Insurance cover extends to unintentional libel or slander, infringement of rights of intellectual property, and breach of confidentiality.

(75) The scope of cover is worldwide, except for claims brought in North America (USA and/or Canada).

Cyber Liability Insurance

(76) Cyber Liability Insurance provides protection for the costs related to regulatory fines, third party losses and reinstatement of data in the event of a cyber loss event.

Summary of Benefits	Excess	Extent of Cover
Losses incurred after a cyber event	$250,000 each and every claim; 12 hours waiting period	$5,000,000 any one claim and in the annual aggregate

Environmental Liability Insurance

(77) Environmental Liability Insurance provides protection for claims, remediation costs and associated legal defence costs relating to an environmental pollution event occurring at any location in Australia owned, operated, managed, leased or maintained by the University.

Summary of Benefits	Excess	Extent of Cover
Losses arising from gradual release over an extended period, including resultant claims, remediation and legal defence costs.	$250,000 inclusive of defence costs per pollution condition	$2,500,000 any one claim and in the annual aggregate

Medical Malpractice Insurance

(78) Medical Malpractice Insurance provides protection for claims arising out of the provision of healthcare services.

Summary of Benefits	Deductible	Limit of Liability
Limit of Indemnity	$150,000 each & every claim	$20,000,000 any one claim and $40,000,000 in the annual aggregate

(79) 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 services.

General Clinical Trials Insurance

(80) Clinical Trials Insurance provides protection for claims arising out of a bodily injury incurred by human research subjects.

Summary of Benefits	Excess	Extent of Cover
Clinical Trials No Fault Compensation/Legal Liability/Medical Malpractice	$10,000/$50,000 any one claim, inclusive of defence costs	$20,000,000 any one claim and in the aggregate

(81) Standard Medical Malpractice insurance excludes personal injury sustained by a person participating in a Clinical Trial. The University has insurance for Clinical Trials that have been approved by the University's Human Research Ethics Committee.

Section 4 - Guidelines

(82) Nil.

Section 5 - Definitions

(83) For the purposes of this Policy, the following definitions apply:

a. Controlled Entity/Entities means a person, group of persons or body of which the University or the University Council has control within the meaning of Section 39 (IA) or 45A (IA) of the Government Sector Audit Act 1983 (NSW).

b. Controlled Environment means any enclosed area in which the environment (including but not limited to temperature, air pressure, air quality, humidity, lighting and water quality) is controlled for the purposes of facilitating Research and/or Development activities by using a combination of mechanisms or facilities, including but not limited to refrigerators, freezers, cool rooms, dewars, fish tanks, greenhouses, herbaria and sterilised housing.
c. Fire and Perils are: 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 discharges, overflowing and/or leaking from apparatus, appliances, pipes, tanks, sprinkler and /or other systems, or otherwise escaping from intended confines, 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 and whether or not any of the foregoing are the result of earthquake, subterranean fire and/or volcanic eruption.
d. Health Management Advisor means an employee position in Human Resources who is responsible for providing specialised staff health advice (non-injury or WHS related).
e. Medicare Gap means any difference between payment made by Medicare under the Medicare Benefits Schedule and the fee charged by the medical practitioner (if they are different).
f. Non-Medicare Medical Expenses are expenses:
    i. incurred within twelve (12) months of sustaining a bodily injury;
    ii. paid by a Covered Person or by the Policyholder for doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and / or ambulance services for the following treatments: Medical, Surgical, X- ray, Chiropractic, Osteopathic, Physiotherapy, Hospital, Nursing Treatment;
    iii. that do not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily injury referred to in (i) above.
g. Travel for Business means travel approved by an Authorising Officer as part of University business, which may include associated costs for airfares, accommodation, car hire, or other authorised travel costs.
h. Traveller means anyone who undertakes travel on behalf of the University and/or incurs travel or related expenses.

Status and Details

Status	Current
Effective Date	29th January 2026
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Approval Authority	Vice-President, Finance and Resources
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Expiry Date	Not Applicable
Responsible Executive	Robin Payne Vice-President, Finance and Resources
Responsible Officer	Kylie McKiernan Chief Risk Officer
Enquiries Contact	Maggie Feng Insurance Manager +61 2 9850 1683