


Health and Travel Insurance

When you have been accepted by the partner university and have booked your flights for your exchange you can apply for VU's travel insurance.

Overseas Travel Insurance Cover is compulsory. To seek cover under the University established student travel insurance policy you must complete the "Victoria Abroad Travel Authority and Checklist" and submit a copy of your flight itinerary. Some host institutions will require you to take out their own health insurance.

To arrange for Overseas Travel Insurance you can do either of the following:

1. request cover under the Overseas Travel Insurance Policy established by Victoria University which is free and is valid for approved University trips up to 180 days in duration. The period of cover can be extended to a maximum of 12 months in total. Refer to "Student Overseas Travel Insurance Information" below for further details.; OR
2. arrange your own travel insurance and provide Victoria Abroad with a copy of the full policy wording.

If seeking cover under the Overseas Travel Insurance Policy established by the University you must read and familiarise yourself with the [Travel Insurance Policy Wording](#)  (PDF, 2MB) which is subject to certain terms and conditions including limits and exclusions and also read the "Student Overseas Travel Insurance Information" below.

Subject to the policy terms and conditions travel insurance can cover a range of items such as:

- Personal Accident and Sickness Cover
- Medical and Additional Expenses
- Cancellation and Curtailment Expenses
- Theft of Baggage & Electronic Equipment
- Money/Travel Documents


Student Overseas Travel Insurance Information

To accommodate the overseas travel insurance needs of Victoria University students engaged in University Approved Overseas Travel, a separate "Student" Overseas Travel Insurance Policy (No: 02PP015100) has been established.

Under this Overseas Travel Insurance Policy, free overseas travel insurance can be provided for students who have completed an "Authority to Travel Form and Checklist" that has been approved by the Victoria Abroad Office, located within Victoria University's International department.

The following conditions apply for this Policy No: 02PP015100:

1. Cover is available for all Victoria University student categories, whether full or part-time, post-graduate or under graduate;
2. Cover is only for University Approved Student Overseas travel;
3. Cover is available for approved University trips up to 180 days in duration, but can be extended for a further 6 months (12 months duration in total) with payment of an additional fee of \$75

- per month prior to departure. Please complete the deposit slip, make your payment at student services, and attach a copy of the receipt with your Authority to Travel form;
4. Subject to item 5 below, University Approved Student Overseas Travel is covered only for the duration of the Student's studies (e.g. Conferences, Field-Work, Outside Placements, Research, Exchange Programs etc.)
 5. Cover is also provided for "Incidental Private Travel" on the condition that:
 - 5.1. it does not exceed 60% of the duration of the University approved travel purpose; and
 - 5.2. is not greater than 30 days;You will need to confirm with staff from the Victoria Abroad Office or the University's Insurance Officer whether your private travel will exceed the permitted "Incidental Private Travel" limits. To assist, a "Travel Insurance Dates Calculator" is available at the following web link:
<http://www.vu.edu.au/current-students/student-exchange-program/apply-for-the-exchange-program>
 6. The student's name and trip details must be recorded with the University's International - Victoria Abroad Office (via the completion of the University's "Authority to Travel Form") at least one (1) week - prior to departure;
 7. Students must satisfy themselves that the insurance policy cover is appropriate to their needs and circumstances. The insurance policy wording is available from the following web link: [Travel Insurance Policy](#) 
 8. Students CANNOT be covered by the overseas travel insurance policy established by the University in the following circumstances;
 - 8.1. when their overseas travel has already commenced; – OR –
 - 8.2. where their overseas travel is primarily or solely "Private" in nature; – OR –
 - 8.3. the private portion of their overseas travel is more than "Incidental Private Travel" as explained above (i.e. greater than 60% duration/ 30 day maximum)
 9. Where a Student's private travel is more than "Incidental Private Travel" (greater than the 60%, 30 day maximum limit) and not covered by the University established travel insurance policy, some ALTERNATIVE options are:
 - 9.1. The Student makes their own arrangements to purchase their own overseas travel insurance policy for the entire duration of their overseas trip (i.e. from date of departure from Australia to return date to Australia);
– OR –
 - 9.2. The Student can extend the University established travel insurance with "ACE Insurance" by purchasing a separate travel insurance policy to cover the full duration of their private travel via the ACE "IN A SUITCASE" facility. Refer to the FAQ's below for further information. ACE "IN A SUITCASE" Insurance can be purchased via the "ina-suitcase" web-site link below:
<http://inasuitcase.aceinsurance.com.au/univic/homepage.aspx> ;

Frequently Asked Questions (FAQ's) - "IN A SUITCASE" Private Overseas Travel Insurance

Question 1 – What is "In a suitcase"?

ACE Insurance Limited (ACE), provide an on-line facility for Victoria University students to apply and pay for private overseas travel insurance. The policy product is titled "IN A SUITCASE" and the web-site link is: <http://inasuitcase.aceinsurance.com.au/univic/homepage.aspx> ;

Students accessing the website can view the policy document, obtain a premium quotation, apply for cover and pay by credit card direct to ACE. Students can also access the ACE Assistance page and print out the contact details for emergency assistance if required while they are away.

Question 2 – When do I use “In a suitcase”?

"IN A SUITCASE" can be used to extend 'study' related overseas travel insurance in addition to the cover provided under the University's established policy whenever a student will exceed the permitted “incidental private travel”. In such cases the matter should be discussed with the University's Victoria Abroad staff or Insurance Officer and the date to commence the additional private cover agreed. The dates of cover between the two policies must be seamless as there cannot be a lapse in dates of coverage. To assist, a “Travel Insurance Dates Calculator” is available at the following web link: <http://www.vu.edu.au/current-students/student-exchange-program/apply-for-the-exchange-program>. It is important to understand the benefits, terms, conditions and exclusions may vary between the two policies and students must satisfy themselves that the "IN A SUITCASE" policy is appropriate to their needs and circumstances.

Question 3 – What is the relationship between the University and the “In a suitcase” product?

The University receives no remuneration or other benefit associated with persons obtaining "IN A SUITCASE" insurance and it provides no advice or recommendations concerning the policy cover.

Students using the facility enter into a contract for "IN A SUITCASE" insurance direct with ACE Insurance Limited. ACE provides customer support for all policy and claim enquiries. The University is not able to assist you with your insurance enquiries and you will need to speak to one of ACE's customer service representatives if you have an enquiry. ACE is not connected to the University in any way.