

TO WHOM IT MAY CONCERN

RE: 2014-2015 INSURANCE POLICIES COVERING STUDENTS OF VICTORIA UNIVERSITY

This is to confirm that Victoria University has the following insurance policies covering its students on practical placements, work experience, excursions, field assignments or study tours organised as part of or relevant to the students course.

(A) Overseas Travel Insurance for the University - approved travel up to 6 months.

Note: there is an exclusion under the policy relating to certain countries.

(B) Personal Accident Insurance covering students on practical placements, work experience, excursions, field assignments or study tours.

	<u>Limit</u>
Death and capital benefits	\$250,000
Death benefit - students without dependants and /or under 18yo	\$10,000

Note: Under the Health Legislation Act 1985, it is illegal for the University to insure certain medical expenses and the Medicare gap. This means that the student is only covered for non Medicare Medical Expenses - all other expenses should be claimed through Medicare or their own private health insurance cover, if any.

Non Medicare Medical Expenses \$5,000

Geographical Limit - Worldwide

(C) Public Liability Insurance up to \$20 million

Interest Insured

All amounts which the University shall become legally liable to pay in respect of personal injury or property damage caused by an occurrence in connection with the business of the University and/or the products, including expenses incurred with the insurer's consent in defence or settlement of any claim.

Extension: Students on practical placements, work experience, excursions, field assignments or study tours.

Geographical Limit - Worldwide

- (D) **WorkCover and the University's Public Liability insurance policy covers members of staff accompanying the above students**

If you have any questions concerning the above, please contact me on telephone (03) 9919 2205 or email daniel.tate@vu.edu.au

Insurers: Student Overseas Travel – ACE Insurance
Personal Accident – ACE Insurance
Public Liability – Unimutual Limited

Yours sincerely,

Daniel Tate
Risk and Insurance Officer