



**cisaustralia**

Study | Intern | Volunteer Abroad

## **INSURANCE GUIDE FOR TRAVEL**

Creating Opportunities  
*Changing Lives*

## The Importance of Insurance

If you're going overseas, travel insurance is as important as a passport. No matter who you are, where you are going, and what program you are doing - you need insurance! Organising and understanding your insurance coverage is one of the most important elements of preparing for your CISaustralia program.

The following information is designed to give you a general overview of insurance and things you might wish to consider before you purchase and arrange a policy. All insurance policies are different; therefore, it is very important that you read the Product Disclosure Statement (PDS) of the insurance policy you are looking at to ensure it is right for your personal circumstances.

## Travel Insurance vs. Medical Insurance

Travel insurance and medical insurance are not the same thing and do not offer the same type of coverage. It is common to be confused by the differences between the two, as one of the main features of travel insurance often includes medical coverage.

**Medical insurance** only offers coverage for medical related incidents while you are traveling. Whereas a basic **travel insurance** policy should cover you for medical related incidents AND for the following possible examples:

1. If you need to cancel your trip before you leave Australia, or at any point during your trip, for a specific reason, such as a medical emergency
2. If your personal items are lost or stolen during your travels
3. If you need to return to Australia due to an emergency situation
4. If you get injured or fall ill during your travels
5. Extended or temporary accommodation in cases of flight delays

## CISaustralia Requirements

CISaustralia requires you to provide proof of **medical insurance** prior to your departure from Australia. However, you are strongly encouraged to arrange a comprehensive **travel insurance** policy for the entire duration of your program, including any independent travel before or after your program.

The medical insurance policy you choose must provide sufficient medical coverage for the duration of your selected program. Your insurance **MUST** cover you from the day that you depart Australia, until the day you return.

CISaustralia requires that your chosen policy meets the following minimums:

- \$100,000 minimum for emergency evacuation
- \$200,000 minimum for any type of medical needs
- \$20,000 minimum for repatriation
- Health insurance that includes coverage for COVID-related illness

Please ensure that you review the minimum [medical insurance requirements](#) on the CISaustralia website before arranging a policy. If the medical insurance you choose does not meet the CISaustralia [medical insurance requirements](#), you will be required to sign a CISaustralia Insurance Waiver prior to participating in your program. In addition, any student who does not provide proof of insurance prior to departure from Australia will be excluded from their selected program.

## Australian University Insurance

In many cases your Australian university may provide you with travel and/or medical insurance for the duration of your program. However, you may still need to purchase travel and/or medical insurance.

It is essential that you read the university's PDS to ensure that the policy you are offered contains everything you will need for your individual circumstances. If your university's policy is comprehensive and covers you for everything you might need then you will not have to consider purchasing additional coverage / another policy. On the other hand, if the policy does not cover you for your personal circumstances, you can purchase your own travel insurance policy.

Contact your university's Study Abroad and Exchange Office (or similar) for information about the travel and/or medical insurance available to you. You may be required to apply for the insurance policy in order to obtain coverage. Please ensure you contact your university to ensure you are covered.

## Public and Personal Liability Insurance

CISaustralia does not cover students for Public and/or Personal Liability Insurance while undertaking a CISaustralia program. Public and/or Personal Liability Insurance is not mandatory on CISaustralia programs. CISaustralia encourages students to consider Public and/or Personal Liability Insurance with their home University in Australia (insurance policy) and/or as part of their alternative (external) travel insurance policy.

## What to Consider When Arranging Insurance

1. How much coverage is provided and does it meet CISaustralia [medical insurance requirements](#)?
  - If the policy does not meet CISaustralia minimums, you will be required to sign a CISaustralia Insurance Waiver.
2. Does the policy only cover you during your CISaustralia program, or will it cover you for any independent travel you elect to take before and/or after your program?
  - Make sure the policy will cover you for all countries you plan to travel so that you are covered everywhere you travel, and for the entire length of your travel. This includes any countries in which you may have a flight transfer or stop-over.
3. Is there excess payable?
  - Generally, opting for a higher excess will mean the policy is cheaper (has a lower premium). Some policies will allow you to make the excess higher or lower. Doing this will change the cost of your policy. Some policies may also have different excesses for certain items within the policy.
4. Do you have a pre-existing medical condition?
  - Some policies will cover pre-existing conditions; others will not. Review the PDS to see if you will be covered for your specific needs.
5. Does the policy cover you for the activities you plan to participate in?
  - Most policies do not offer coverage for high-risk activities such as motor bikes, electric scooters or mopeds, snow activities (skiing, snowboarding, tobogganing), water sports (white water rafting, cage diving, kayaking), and aerial activities (ziplining, hang gliding, bungee jumping). If you plan on participating in a high-risk activity, ensure you are covered before making bookings.

## Special Considerations

If the Australian Government travel advice (via [Smartraveller](#)) for the country in which you are participating in your CISaustralia program changes from Level 1, 2 or 3 to Level 4 (Do Not Travel), and you are required to evacuate the country, CISaustralia is NOT responsible for arranging your return home to Australia; and as outlined in the CISaustralia Refund Policy, once your program has commenced no refund of program fees is applicable. It is

essential that you read and understand your insurance PDS to ensure that the policy you have chosen meets all your requirements and any possible emergency evacuation/repatriation scenarios. This includes any cases related to pandemics and epidemics.

A **pandemic** is when a disease spreads across a wide geographical area and affects many people. An **epidemic** is specific to one city, region, or country, but a pandemic spreads beyond national borders, possibly worldwide. A proportion of all insurance providers will cover medical expenses resulting from a pandemic or epidemic. However, less insurance providers (and their policies) cover travel cancellation expenses as a result of a pandemic or epidemic. If you buy travel insurance after a pandemic or epidemic (such as the [Coronavirus – COVID-19](#)) becomes a known event, you may not be covered and/or specific items within your policy may be excluded from coverage. Check the PDS and associated exclusions.

## How to Use Your Insurance

When you arrange a policy, you should receive emergency assistance details such as a 24/7 phone number. When traveling, ensure that you always carry your insurance details with you.

- ***What to do if you get injured or fall ill during your travels:*** Firstly, you should contact your CISaustralia Site Director and advise them of your situation. They are your first point of contact and can assist you in seeking medical attention. You can also call the emergency assistance number provided by your insurer. In most cases, when you seek medical treatment overseas you will be required to pay for the treatment upfront, keep your receipts, then make a claim with your insurance provider to reimburse you. The excess of your policy will determine what it will cost you to make an insurance claim. For example, if your excess is \$100 and it costs you \$500 to see a doctor, your travel insurance will cover \$400 of the visit because it will minus the \$100 excess you need to pay to the insurance company when you make a claim.
- ***What to do if your travels are delayed or cancelled:*** Firstly, contact your CISaustralia Site Director and advise them of your situation. Secondly, you can call the emergency assistance number provided by your insurer. They will be able to advise you of what assistance they can offer for your personal circumstances based on the policy you have chosen.
- ***What to do if your personal items are lost, stolen or damaged:*** Contact your CISaustralia Site Director and advise them of your situation. They can assist you in

contacting the relevant local authority to report the incident. To make a claim with your insurer, you will need to report the incident and obtain an official report.

- **How to make a claim:** If your insurance policy has been provided by your university, contact your Study Abroad or Exchange Office (or similar) to obtain details on how to submit an insurance claim. If you have arranged your own policy, contact your insurer and they will advise you on the process. In most cases you will be required to complete a claim form and provide supporting documentation such as a medical report from a doctor/hospital, receipts, a police report, etc. Sometimes there is a time limit in which you can submit a claim, so ensure you check your PDS for timeframes.

## Additional Resources

The Australian Government provides useful advice regarding insurance for travels via [Smartraveller](#). The Study Abroad and Exchange Office (or similar) at your university is also a helpful source of information. CISaustralia is here to support you every step of the way, contact your CISaustralia Program Advisor if you have any questions.



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