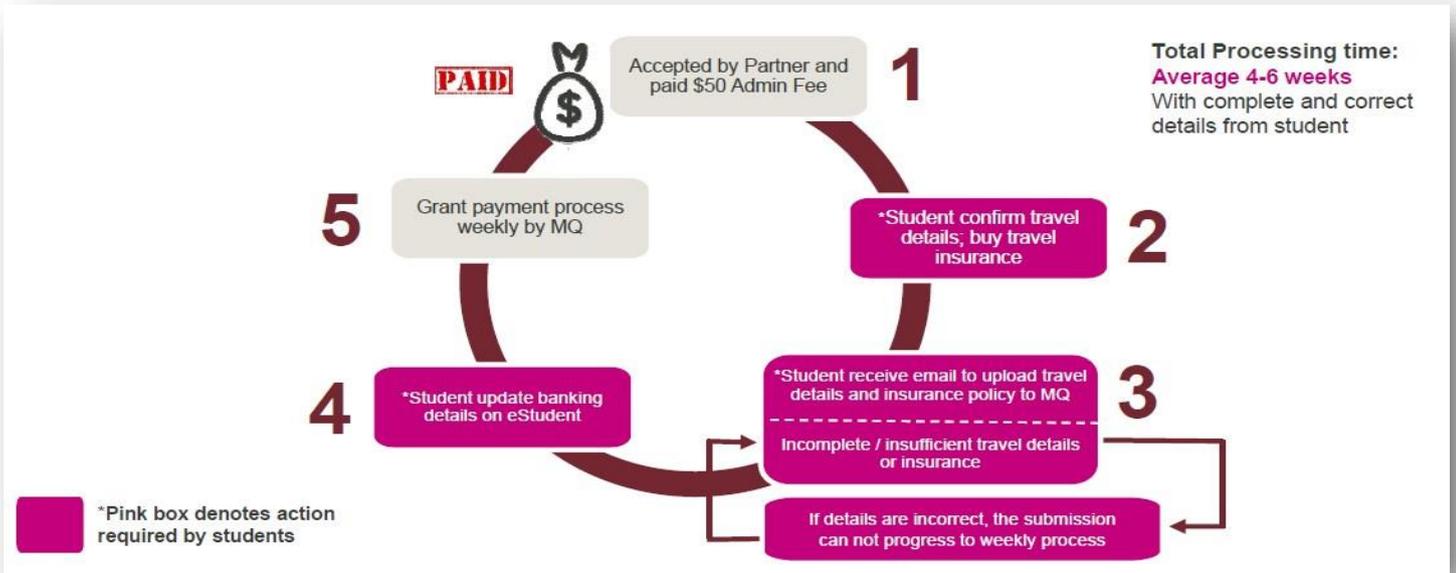


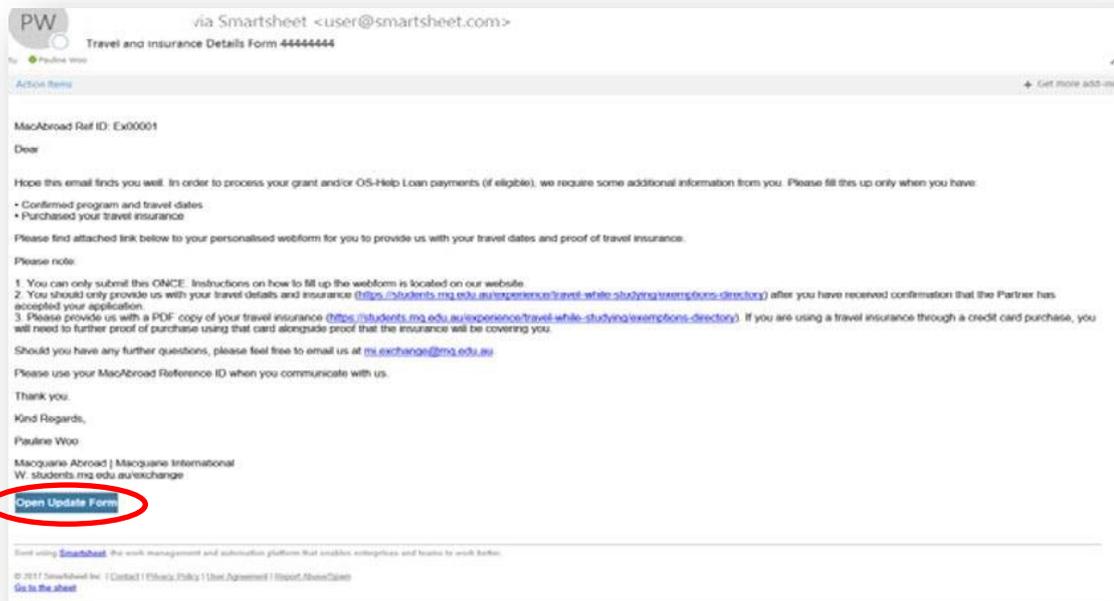


MacAbroad Payment Process: Steps to receiving travel grants or scholarships



How to Find and Complete the Travel and Insurance Details Form (Step 3 in Process Chart above)

1. You will receive an email from us titled: “Travel and Insurance Details Form” with the weblink to “**Open Update Form**” at the bottom of the email.
2. Click on the “**Open Update Form**”
3. Please remember to read the instructions of the email.



4. Upon Clicking on the “Open Update Form” link, it will bring you to a form that looks like the below:

Exchange_OnProgram

Departure Date
01/01/2018

Prog Start Date
02/01/2018

Mid Sem Start
01/03/2018

Mid Sem End
14/31/18

Prog End Date
30/06/2018

Return Date
31/6/18

Centerlink?
Yes

Attachments
Upload Files...
▶ 1 Attachment

Submit Update

5. Please provide us with the following details:

- Departure Date = Date of your departure; the day you fly off as stated on your flight ticket

Departure Date
01/01/2018

- Prog Start Date = Program start date; the date which you program officially starts

Prog Start Date
02/01/2018

- Mid Sem Start = Mid semester start date
- Mid Sem End = Mid semester end date

Leave empty of your program have not breaks or you are on a study tour or short terms program

Mid Sem Start
01/03/2018

Mid Sem End
14/31/18

- Prog End Date = Program end date; the date which you program officially ends



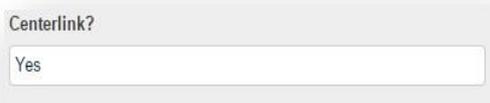
Prog End Date
30/06/2018

- Return Date = The date you return to Australia; the day you fly back as stated on your flight ticket



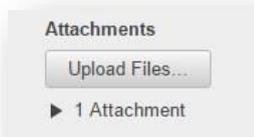
Return Date
31/6/18

- Centerlink? = Please answer only “Yes” or “No”. Yes if you are receiving benefits from [Centrelink](#). No if you are not receiving benefits. Please note if you are an international student, you can only enter “No”



Centerlink?
Yes

- Attachments = Please upload your travel insurance (PDF format) in the "attachments" field – click on “Upload Files”



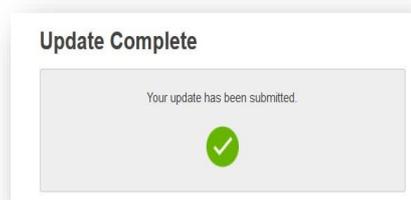
Attachments
Upload Files...
▶ 1 Attachment

IMPORTANT

Please note that you can only submit this form ONCE so please only fill up this form when you have been accepted into the program and have confirmed your travel details (dates) and purchased your travel insurance.

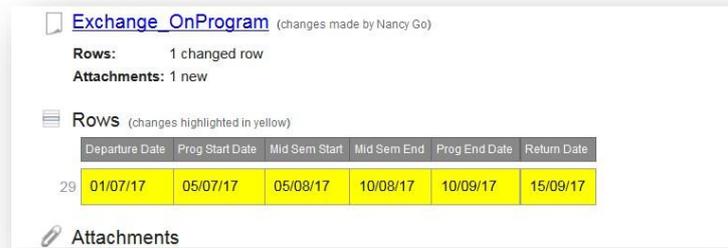
6. Click “**Submit Update**”

7. The available forms will appear.



Update Complete
Your update has been submitted.
✓

8. You will receive an email confirming the details which you have provided to us on the webform.



Exchange OnProgram (changes made by Nancy Go)

Rows: 1 changed row
Attachments: 1 new

Rows (changes highlighted in yellow)

	Departure Date	Prog Start Date	Mid Sem Start	Mid Sem End	Prog End Date	Return Date
29	01/07/17	05/07/17	05/08/17	10/08/17	10/09/17	15/09/17

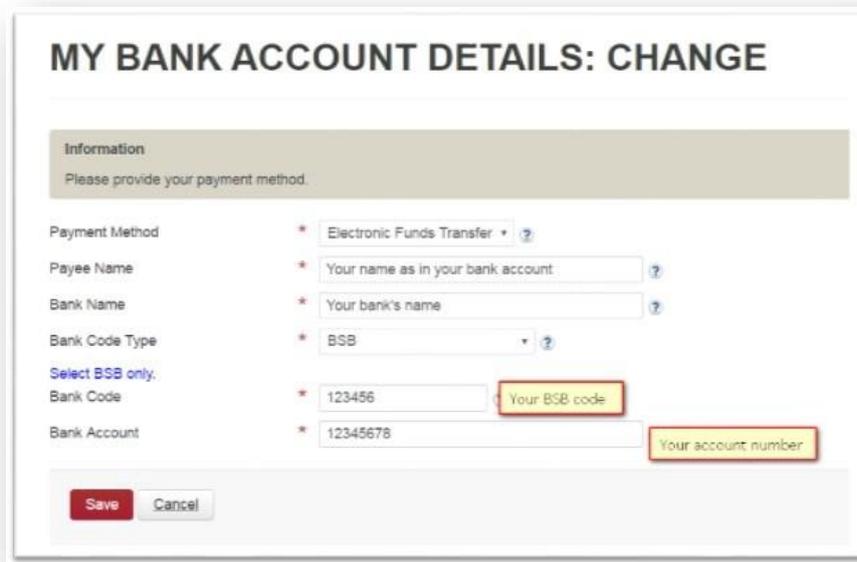
Attachments

How to complete and submit your Banking details (Step 4 in Process Chart above)

After submitting your Travel and Insurance Details Form, please ensure that you also upload or update us with your latest valid banking details on your eStudent (My Finances>My Bank Details) to ensure smooth and quick payment process.

Please note without completing this step, your grant or scholarship cannot be paid to you. It is **your responsibility** to ensure these banking details are furnished to us in a timely manner. We cannot be held responsible for delayed payment if you have not completed all required steps.

Please see below screenshot as a reference:



MY BANK ACCOUNT DETAILS: CHANGE

Information
Please provide your payment method.

Payment Method * Electronic Funds Transfer ?

Payee Name * Your name as in your bank account ?

Bank Name * Your bank's name ?

Bank Code Type * BSB ?

Select BSB only.

Bank Code * 123456 Your BSB code

Bank Account * 12345678 Your account number

Save Cancel

Important Note

The details you have provided through the above webform will be automatically updated onto your file in our system for specific program. If you have multiple programs, you need to provide us with the above details for **each** program each time.

Banking Details are only required to be provided once and updated as and when there are any changes.

Once the Scholarships and Grants team receives your travel and insurance details, we will process those details to ensure you have the following:

- ✓ Bought sufficient Insurance to cover yourself during non program/study period (including weekends and after hours). Please refer to the [following pages](#) for more details on insurance.
- ✓ Your program dates are correct and aligns to your insurance and program details. (For e.g., we make sure you are not flying off 3 months prior to the program start date)
- ✓ You have advised us that you are a [Centrelink](#) client. If you are, we will provide you with a Centrelink letter to ensure your benefits are not taken away incorrectly. If we have not received a Yes, we will assume you are NOT a [Centrelink](#) client.

Should any of the above not be provided correctly, we will be in touch via email on your student email account and advise the correction which is required.

If everything is in order, you will receive an email notification advising you that your travel grant payment(s) have been sent to Finance. From here may expect payment within 4-6 weeks from the date we sent your payment to Finance. Please note that it is **your responsibility to ensure your banking details** are updated and corrected. Should these not be correct, delays will be unavoidable.

Should you have any further questions, please do not hesitate to email us at mi.exchange@mq.edu.au and remember to quote your Exchange Reference Number for quicker response.

INSURANCE INFORMATION

FREQUENTLY ASKED QUESTIONS

Note:

This document has been approved by the University Insurance Office for distribution February 2017.

Important:

This information is general in nature. It should be read in conjunction with the University Insurance [information](#).

The University Insurance Manager, Maggie Feng, can be contacted on +612 9850 1683 or Insurance Admin Support, Anchal Kumar +612 9850 9725

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 (12AYCA630700).



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.

GENERAL QUESTIONS

1. Is a student covered for insurance during the Macquarie Abroad activity?

Yes, MacAbroad activities are covered by Travel Insurance.

2. Who is the University insurance provider?

The University's current travel insurer is AIG Australia Limited. The policy number is **2200104020**.

3. Is a student covered for a pre-existing condition?

In general, claims arising from pre-existing conditions are excluded from insurance cover (please refer to the questions 8 for definitions of pre-existing conditions for each insurance type).

4. What should a student do if they have a pre-existing condition?

If a student has a pre-existing condition that may impact on them while undertaking their activity, it is recommended they obtain a medical clearance from their regular treating doctor. This can be a medical certificate or letter stating they are fit to participate in the activity and/or travel. If a student needs to make a claim due to an unforeseen incident related to their pre-existing condition, this medical certificate/letter may assist with their claim. Students are recommended to also register with Campus Wellbeing and Travel Medicine and Vaccination Centre.

TRAVEL INSURANCE

5. When is a student covered by travel insurance?

Travel insurance applies where students are travelling more than 50km from their home or the University, or staying away overnight in accommodation for their officially endorsed MacAbroad activity.

6. What is a student covered for under the University travel insurance?

The following summary of the University's travel insurance policy extent of coverage is a general description only. For further information or if you have a specific question, please contact the University Insurance Office.

Summary of Travel Insurance benefits		
Coverage Section	Coverage amount	Excess
Personal Accident & Sickness (Death and Capital Benefits) – Insured Persons excluding Accompanying Spouse/Partner and/or Dependent Children	Benefit capped at percentage of	
Accidental Death	5 x annual <i>income</i> to a maximum of \$500,000	Nil
Permanent Total Disablement	5 x annual <i>income</i> to a maximum of \$500,000	Nil
Other Permanent Disablement	5 x annual <i>income</i> to a maximum of \$500,000	Nil
Temporary Total Disablement (Injury)	100% of weekly <i>income</i> to a maximum of \$1500 payable for up to 104 weeks and subject to an <i>excess period</i> of 7 days	Nil

Temporary Total Disablement (Sickness)	Not Insured	Nil
Overseas Medical & Evacuation		
Overseas Medical & Evacuation	Unlimited	Nil
Continuous Worldwide Bed Confinement	\$200 per day for maximum 30 days	Nil
Repatriation	\$50,000	Nil
Loss of Deposits, Cancellation & Curtailment Expenses		
Loss of Deposits, Cancellation & Curtailment Expenses (any one Insured Person - any one claim or series of claims arising out of the one event)	Unlimited	Nil
Baggage, Business Property and Money/Travel Documents		
Baggage I Business Property-equipment Limit any one item	\$50,000	Nil (for value <=\$20,000), \$1,000 (for value >\$ 20,000)
Baggage / Business Property-personal baggage Limit any one item	\$50,000	\$500 Nil (for value <=\$20,000), \$1,000 (for value >\$ 20,000)
Electronic Equipment (Including Cameras) Limit any one item	\$50,000	\$500 (for value <=\$10,000), \$1,000 (for value >\$10,000)
Personal Money / Travel Documents	\$5,000	Nil
Deprivation of Baggage	\$5,000	Nil
Rental Vehicle Excess		
Rental Vehicle Excess	\$20,000	Nil
Missed Transport Connection & Overbooked Flights		
Missed Transport Connection	\$20,000	Nil
Overbooked Flights	\$20,000	Nil
Personal Liability & Identity Theft		
Personal Liability	\$10,000,000	Nil
Identity Theft	\$20,000	Nil
Political Unrest & Natural Disaster Evacuation		
	\$100,000	Nil

NB. These coverages are for unforeseen circumstances.

7. What are the general exclusions for travel insurance?

The following are some general exclusions under the University's insurances. You will not be covered for the following;

- Incidents that occur while under the influence of drugs or alcohol
- High risk leisure or extreme sport activities including but not limited to; bungee jumping, paragliding, parasailing, scuba diving, caving, canyoning, abseiling, ride motorcycles as a driver or passenger.
- Medical expenses arising from pre-existing condition/s
- Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry commercial passengers,

- Non-Scheduled Flight(s) 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 non-scheduled flight has reduced cover benefit.
- Training for or participating in professional sport of any kind,
- Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person,
- Results from war (whether war be declared or not), invasion or civil war,
- 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
- Mid term break

If you are considering hiring a car, please ensure you purchase comprehensive car insurance from the car leasing company.

8. What is a pre-existing condition for travel insurance purposes?

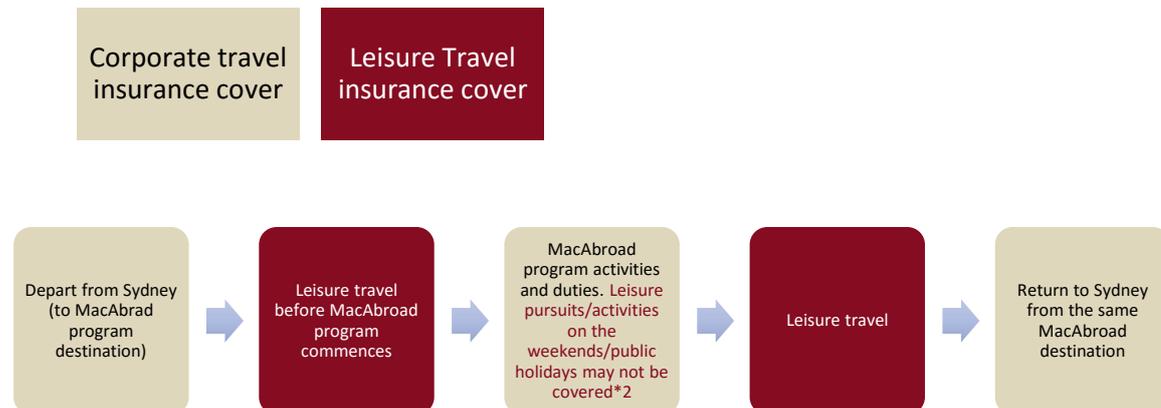
“Pre-Existing Condition under travel insurance policy means:

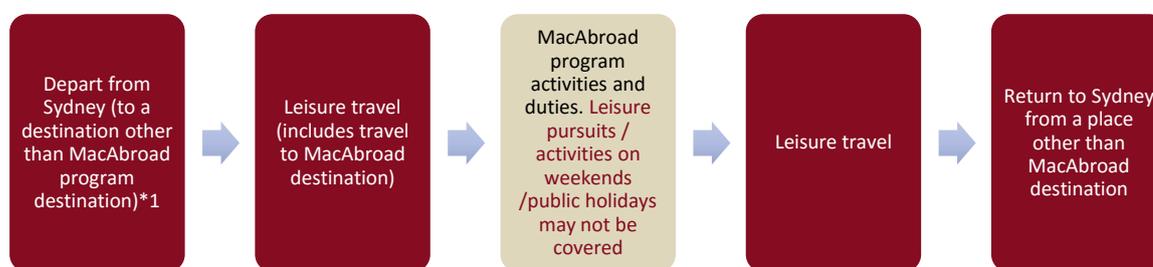
- (a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or dentist in the 12 months immediately prior to the Covered Person’s Journey; or
- (b) a condition, the manifestation of symptoms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

9. When does the travel insurance coverage start and finish?

Coverage starts from the time that the student leaves their normal residence to commence their journey. The coverage is continuous on a fulltime 48 hour basis, until they return to their residence. However, coverage is limited to a maximum duration of 6 months for any one trip. Please see below regarding travel insurance and leisure travel.

Travel Insurance for Macquarie Abroad program and incidental leisure travel





*1 Flights including necessary transit to the activity destination are covered, but extra transits are not covered if they are for leisure travel purpose. E.g. If the overseas program is in Shanghai, the flight from Sydney to Shanghai is covered. However, if a student wants to take leisure travel in Beijing, the flights from Sydney to Beijing and Beijing to Shanghai will not be covered. If a student is transiting in Hong Kong and the stopover in Hong Kong is for a period of up to 24 hours, this will not be considered holiday travel so flights (including stopover) will be covered; however, if student plans to stopover in Hong Kong for more than 24 hours, this stopover shall be considered as being 1 day of holiday travel, the flight from Sydney to Hong Kong and Hong Kong to Shanghai will still be covered.

*2 Weekends and public holidays falling in between the program are covered; however, some “leisure” activities are not covered. Some examples of leisure activities that may not be covered include taking a flight somewhere, spending a night away or participating in activities like open water sailing or diving, mountaineering, rock climbing, parachuting, Bungee Jumping, Snow sports, etc.

10. If a student undertakes leisure travel before or after the official dates of their Macquarie Abroad activity, are they covered by the University’s travel insurance?

No, the University’s travel insurance policy does not provide cover for leisure travel outside the dates of the activity – travelling before or after the activity or a combination of both. Students will need to purchase extra insurance for any leisure travel.

11. Are students covered by the University’s travel insurance for non-working days during their Macquarie Abroad activity dates?

Weekends and public holidays that fall during MacAbroad activity dates are covered by the University’s insurance if these days:

- are being used to carrying out your MacAbroad activity duties;
- are being used to travel/transit for MacAbroad activity purpose;
- are being used to do regular activities in your activity location (city or town)

Weekends and public holidays that fall during MacAbroad activity are not covered by the University’s insurance if these days:

- are being used for leisure activities such as parachuting, rock climbing, etc;
- are being used to travel outside of your activity location (city or town);
- are staying overnight outside of your activity location (city or town).

Macquarie Abroad requires you to have your own travel insurance to cover you for the times when you are not covered by the University’s insurance. More information is provided about personal travel insurance in this document.

12. What should a student do if they have a minor medical problem while travelling on a Macquarie Abroad activity, under travel insurance?

A student should pay for any minor medical expenses they incur and keep all receipts. On their return, they should complete a Travel Insurance Claim [Form](#) and lodge it with the MQ Insurance Officer by emailing the scanned copy to insurance.mq@mq.edu.au.

The Claim Form specifies what proof of loss / damage the insurer requires to enable speedy settlement of a claim eg. Receipts from visiting a doctor, police report from an incident, etc.

13. How does a student make a claim, under travel insurance?

Complete a Travel Insurance Claim [Form](#) and lodge it with the MQ Insurance Officer by emailing the scanned copy including supporting documentations. The Claim Form outlines what supporting documentation is required for the claim. Students are advised to retain proof of loss for their claim (such as receipts, invoices, valuations, medical reports, police report).

14. What happens if a student has to withdraw but has already paid for flights and other costs?

This will depend on the circumstances of the withdrawal however, if it is for an emergency situation or serious illness / death of an immediate family member, provided such person(s) reside(s) in the insured person's country of residence then the insurance policy should cover the majority of out of pocket expenses that cannot be recovered from the providers. Other situations will be on a case by case basis.

15. What if a family member at home is seriously ill or dies?

If a relative passes away due to an unforeseen situation while a student is travelling on a Macquarie Abroad activity, the travel insurance policy will cover the extra costs of coming home early. NB. Exclusions for pre-existing conditions also apply for family members.

16. What are the conditions applying to Electronic Equipment?

- Electronic equipment must be carried on unless prohibited by the airline from doing so, when it must be secured within checked in luggage
- It must be marked as fragile
- It must not be left unattended at any stage of the trip
- It must be properly secured when not in use

OTHER QUESTIONS

17. If the partner organisation OR immigration office requires further information regarding insurance, is it possible to obtain Macquarie University Certificate of Currency?

Yes, a student can obtain these documents from Macquarie Abroad. The Certificate of Currency is valid for 12 months and is renewed annually.

18. Will a student receive a letter stating they are covered by insurance?

No. Confirmation letters are only provided to the organisation by the relevant Macquarie Abroad staff upon request.

19. Are students undertaking their Macquarie Abroad activity in the country of their residence also covered by the University's insurance?

Students undertaking their Macquarie Abroad activity in their country of residence are not covered for medical expenses, political evacuation and natural disaster. The country's national social security system should be accessed. The University's insurance may cover some expenses but this would be entirely at the discretion of the insurance company.

20. Tell me more about travel insurance for leisure travel.

MacAbroad requires you to have your own travel insurance to cover you for the times when you are not covered by the University's insurance. It is your responsibility to ensure that the personal insurance you purchase will cover you for your intended activity, location and circumstances.

You are free to purchase your personal travel insurance with any insurance provider as long as it includes:

- Unlimited medical expenses;
- Unlimited medical evacuation costs
- At least \$10,000 repatriation costs;
- At least AU\$2,500,000 (two million five hundred thousand dollars) in personal liability insurance

The University has entered into a referral arrangement with **AIG Australia Limited** (AIG) to provide travellers with an option to purchase private travel insurance. To purchase private travel insurance, connected with the official university trip (eg. Extend before/after or during the MQ trip), visit: <https://www.aigtravel.com.au/MacquarieUni>. Please 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 private travel insurance should be referred to AIG's Customer Service Department on 1300 030 886. It is your personal decision to choose to purchase from AIG or any other insurance provider for your private travel insurance. To decide if a product is right for you, please read the Policy Wording, PDS, SPDS and the Financial Services Guide (FSG).

You are able to use the above link <https://www.aigtravel.com.au/MacquarieUni> to purchase personal travel insurance while you are already overseas (if the trip is linked to your MacAbroad activity) and you can choose to purchase a One-Trip policy. Select the one that is right for you for your budget and circumstances.

Once you have purchased your personal travel insurance, you are now ready to start [process your travel grant payment](#).

21. What should I do if;

I need any medical treatment, assistance or advice while I am on my Macquarie Abroad activity?

I am caught in a natural or political disaster situation?

I need any kind of emergency assistance?

You must call the emergency assistance provider.

Currently, the emergency assistance provider is **Intl SOS. A membership card can be obtained from exchange office.**

Maggie Feng

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