Department of Education Student & Volunteer Travel Insurance Summary

The cover applies to students and approved supervising parents and guardians (Volunteers) on Department of Education approved excursions involving air travel from the time they leave their place of residence on a 24 hour basis until they return to their school or place of residence without deviation or interruption. This cover does not include private arrangements and leave that is not associated with the school excursion.

SCHOOL'S RESPONSIBILITIES

The School must prior to travel:

- comply with the Department of Education's Excursion Policy, procedures and ensure risks to students and approved supervising parents and guardians are minimised to the extent possible;
- determine that each student is a suitable and able participant in the excursion;
- make students and parents aware that the student participates in the travel at the discretion of the school and will comply with the requirements of the school;
- ensure all parents and guardians of students attending pay the travel cover fee prior to travel; and
- have the Trip Coordinator download the International SOS App and obtain an International SOS Member Card or a printout version from the International SOS travel safety portal.

The School must during or after travel:

- properly document any event likely to give rise to a claim under the cover as soon as possible;
- not settle, make or accept any offer, promise or payment or admit liability in connection with any claim without consent of RiskCover; and
- ensure any claim by a parent or student is made by using the Travel Claim Form and provide the Form and any related documentation to Legalservices@education.wa.edu.au or as requested by RiskCover.

PARENT RESPONSIBILITIES

Parents and guardians must:

- ensure that the student is suitable and able to participate in the excursion;
- acknowledge that the student participates in the travel at the discretion of the school and will comply with the requirements of the school;
- pay the travel cover fee at the time requested by the school;
- notify any circumstances likely to give rise to a claim to the school coordinating the travel as soon as possible;
- not settle, make or accept any offer, promise or payment or admit liability in connection with any claim without consent of RiskCover;
- submit the Travel Claim Form and provide any supporting documentation requested to the school coordinating the travel; and
- comply with reasonable requests of RiskCover for the resolution of the claim and provide documentation or undergo medical or other examinations.

WHAT IS COVERED

PERSONAL ACCIDENT
SUM INSURED: $232,050 (updated annually)

Compensation for bodily injury or death caused by an accident or resulting from an illness, sickness or disease contracted on any approved excursion.

Limitations and Exclusions include:

- injury or illness directly or indirectly resulting from:
  - intentional self-inflicted injury or illness or suicide or any attempt threat;
  - HIV and/or related illnesses including AIDS;
  - your criminal act;
  - engagement in any game or sport in a professional capacity;
- any pre-existing physical defect, infirmity, condition, illness, sickness or disease;
- any condition which you would reasonably be expected to know to be suffering and would require treatment prior to commencement and/or after the completion of the excursion;
- failure to obtain and follow professional medical advice immediately after the injury or illness is suffered.

MEDICAL EXPENSES
SUM INSURED: $5,000,000

Medical, surgical, hospital, physiotherapy, chiropractic, first aid, ambulance, dental, medicines, repatriation, evacuation, vocational rehabilitation and funeral expenses due to injury or illness including emergency medical assistance overseas.

Limitations and Exclusions include:

- injury or illness directly or indirectly resulting from:
  - intentional self-inflicted injury or illness or suicide or any attempt threat;
  - sexually transmitted disease;
  - HIV and/or related illnesses including AIDS;
  - your criminal act;
  - engagement in any game or sport in a professional capacity;
- expenses recoverable from any other source including any private health fund and Medicare, but any shortfall will be payable;
- failure to obtain and follow professional medical advice immediately after the injury or illness is suffered.

ADDITIONAL EXPENSES
SUM INSURED: $30,000

Cover includes reasonable and necessary:

- accommodation and travel expenses incurred:
  - on medical advice for an escort, relative, doctor or nurse to accompany you home due to serious injury or illness;
  - due to you or your relative’s unexpected death, serious injury or illness, or any other unforeseen circumstance beyond your control;

- legal costs for your wrongful arrest or detention;
- additional costs and expenses due to delays exceeding 12 hours resulting from hijack;
- additional costs incurred due to strikes, riots, civil commotion, flood, severe weather conditions or natural disasters happening during the excursion;
- additional costs and accommodation expenses for your convalescence after discharge from hospital based on medical advice;
- additional costs for meals and accommodation expenses incurred from at least a 10 hours delay in scheduled travel departures resulting from any cause beyond your control;
- alternative transport costs incurred to arrive on time for any special event, if the original transport arrangements were missed due to any cause beyond your control;
- cost for urgent messages to your home, family, school, Department of Education in cases of a medical emergency.

Limitations and Exclusions include:

- injury or illness directly or indirectly resulting from:
  - intentional self-inflicted injury or illness or suicide or any attempt threat;
  - sexually transmitted disease;
  - HIV and/or related illnesses including AIDS;
  - criminal act by you or a relative;
  - engagement in any game or sport in a professional capacity;
- change of plans or disinclination to travel;
- expenses recoverable from any other source including any private health fund and Medicare, but any shortfall will be payable;
- failure to obtain and follow professional medical advice immediately after the injury or illness is suffered.

OVERSEAS SECURITY EVACUATION EXPENSES

SUM INSURED: $250,000

Additional accommodation and/or travel expenses necessarily and reasonably incurred in your evacuation from anywhere overseas to your home address as a direct consequence of a security related (non-medical) emergency evacuation coordinated by International SOS.

LOSS OF DEPOSITS

SUM INSURED: $25,000

Reimbursement of cancellation charges or non-refundable portion of travel arrangements if the excursion is cancelled due to you or your relative’s unexpected death or serious injury or illness, or your jury service or any other unforeseen circumstance beyond your control.

Limitations and Exclusions include:

- injury or illness directly or indirectly resulting from:
  - intentional self-inflicted injury or illness or suicide or any attempt threat;
  - sexually transmitted disease;
  - HIV and/or related illnesses including AIDS;

  - criminal act by you or a relative;
  - engagement in any game or sport in a professional capacity;
- change of plans or disinclination to travel;
- failure to obtain and follow professional medical advice immediately after the injury or illness is suffered.

BAGGAGE
SUM INSURED: $20,000

Loss of or damage to personal baggage, clothing and effects that are taken or purchased during the excursion, including emergency replacement of clothing and personal necessities due to misdirected, misplaced or delayed baggage by any carrier.

Limitations and Exclusions include:
- property 5 years old or less by cash payment, replacement, or repair at RiskCover's option;
- property more than 5 years old by cash payment, replacement, or repair at RiskCover's option, subject to due allowance for wear, tear and depreciation;
- money, sporting equipment whilst in use, hearing aids, artificial limbs, teeth or eyes, motor vehicle, motor cycles, watercraft, or any other conveyance;
- wear and tear, gradual causes, maintenance, latent defect, mould, mildew, wet or dry rot, dampness, temperature variations, pollution, contamination, damage by moths, termites, insects or vermin;
- mechanical, electronic or electronic breakdown or derangement unless caused by malicious acts, fire or an accident to the carrier's conveyance;
- confiscation by Customs or other officials or authorities;
- loss or damage recoverable from any other source;
- all consequential losses.

Claim notification
Any claim involving:
  - burglary, theft or malicious damage;
  - loss or damage of property by a carrier (airline, coach, railway or cruise operator etc),

must be reported to the police, responsible officer or carrier within 24 hours of the discovery of the loss or damage and a written report must be obtained and submitted with the claim form.

MONEY
SUM INSURED: $2,500

Loss of your money, travellers cheques, credit cards, passports, visas, travel documents and tickets including fraudulent use.

Limitations and Exclusions include:
- losses recoverable from any other source;
- confiscation by Customs or other officials or authorities;
- losses due to devaluation in currency.

Claim notification
Any claim for loss, theft or fraudulent use of money must be reported to the issuing authority, police, responsible officer or carrier within 24 hours of the discovery of the theft or fraudulent use and a written report must be obtained and submitted with the claim form.

PERSONAL LIABILITY
SUM INSURED: $5,000,000

Legal liability (including legal costs) to pay compensation for third party bodily injury (including death or illness) and/or property loss or damage occurring during the excursion.

Limitations and Exclusions include:
- bodily injury (including death or illness) to you or your family;
- loss of or damage to property owned by or in the control of you or your family;
- liability arising out of any business, trade or profession;
- professional advice or service;
- bodily injury (including death or illness) caused by or arising out of the use of any registered vehicle for which insurance is required by legislation;
- sexually transmitted disease;
- HIV and/or related illnesses including AIDS;
- liability assumed by any contract, warranty or agreement;
- liability arising from the existence of asbestos.

All cover and procedural enquiries should be directed to the relevent school. The school can contact Legal and Legislative Services at Central Office if they have any queries. Parents are not to contact Legal and Legislative Services directly.

The insurance is provided by the Government of Western Australia's self-insurance scheme (RiskCover) managed by the Insurance Commission of WA.

This document provides the basis of the cover and claims will be determined by RiskCover.