Macquarie University Student Exchange Program

Policy on Purchasing of Travel Insurance

Student mobility is a strategic priority of Macquarie University and all students are encouraged to participate during their studies. The University supports students’ overseas academic endeavours through the Vice Chancellor’s International Travel Grant scheme and at the same time recognises the importance of all students being covered by sufficient travel insurance.

This document outlines the rules regarding travel insurance for students participating on all outbound mobility programs including student exchange, short-term programs, study tours, internships and any other program endorsed and administered by the University. It outlines the policies approved by Macquarie Abroad that students must purchase.

Rules

1. All students traveling overseas on outbound mobility programs or the International Travel Grant scheme are required to have travel insurance.
2. Travel insurance coverage must be for the entire duration of the voyage i.e. from the time the student departs Australia until they return to Australia or to their country of origin. This must include coverage for travel prior to and after the official program the student will participate in overseas.
3. All students are required to show proof of insurance at the time they collect their Travel Grant from Macquarie International. No Travel Grant will be issued until this proof is shown.
4. Students must purchase one of MI’s approved Travel Insurance Policies. They are:

   a. Studysafe Australia (Underwritten by Allianz)
      Studysafe Australia is a specialist insurance provider for exchange students and students on academic programs. Studysafe is also Macquarie’s preferred provider of insurance and MI can provide assistance for students who have purchased this policy. Assistance cannot be provided to students who have purchased other policies. Purchase is online at www.studysafe.com.au and proof of insurance is sent directly to Macquarie so students do not need to provide any further documentation.

   b. QBE A and A+ Worldwide Policies (Offered by STA Travel)
      Students traveling to, or through, North America or Antarctica are required to purchase A+ Worldwide level of coverage. Students traveling to other destinations must purchase at least level A coverage, although Macquarie International strongly advises that all students purchase the A+ Worldwide policy.
c. CoverMore Insurance (Underwritten by Vero Insurance Ltd, available through Flight Centre and most travel agents)

Students traveling to, or through, North, Central or South America, or Africa, are required to purchase the Plan I, Area 1 policy. Students traveling to all other destinations are required to purchase at least Plan I, Area 2 policy, although Macquarie International recommends that all students purchase the Area 1 policy.

d. CGU Insurance (Offered by banks, credit unions and travel agents)

Students are required to purchase the International Super policy, or a more comprehensive policy, regardless of destination.

5. In some cases, Macquarie International may allow students to obtain an alternative insurance policy. For example, some Gold and Platinum credit cards offer free travel insurance when purchasing an airfare with them. Students must have these policies approved by the Coordinator of Outgoing Programs, Macquarie International, prior to their trip. Approval is not guaranteed and policies must be of a certain standard regarding health, travel, repatriation and liability coverage. Policies must be presented along with a statement as to why an alternative policy is required, and these policies will be assessed on a case by case basis.

6. Circumstances in which Macquarie International may approve an alternative policy include: Pre-existing medical conditions; coverage under a sufficient existing policy; coverage under a sufficient policy that is either free or significantly discounted. Policies will not be approved simply because they are cheaper than the approved policies listed above.

Pre-Existing Medical Condition

Macquarie International recognises that students with pre-existing medical conditions may be unable to get traditional travel insurance coverage through the providers listed above. Students with pre-existing medical conditions are permitted to source their own travel insurance policy that will sufficiently cover their needs whilst overseas. A copy of this policy will need to be shown to the Coordinator of Outgoing Programs at Macquarie International, along with a statement as to why the alternative policy needs to be purchased.

Extending Insurance and Making Claims

It is required that students overseas be continuously covered by travel insurance. Students who extend their stay overseas are expected to also extend their travel insurance policy and are wholly responsible for doing so. Whilst Macquarie International may not be able to verify extension of stays overseas or of travel insurance, it is a condition of receiving a Travel Grant to be covered at all times.
Students going to institutions with compulsory insurance

Many North American, and some European institutions, require that inbound students purchase an insurance policy from them. These policies will usually only cover students during their time at the institution and within the host country, and are usually limited in their coverage (often to health).

Students are therefore required to have supplementary insurance to cover their travel to and from the host institution, as well as any other travel before, during or after their stay. Students need to also be covered for repatriation to Australia in the event of ill health or death during their stay, unless these are also specifically covered under the policy offered by the host institution.

Since most policies offered by host institutions do not cover all areas that need to be insured (health, travel, repatriation and liability), all students going to these institutions are advised that they should also purchase one of the travel insurance policies listed above to be certain that they fulfill all insurance requirements.

Any questions regarding this policy should be forwarded to the Coordinator of Outgoing Programs at Macquarie International.

Internships Insurance

Internships Insurance is a consideration on top of any travel insurance. Here in Australia any intern/employee is required to have ‘Third party indemnity insurance’. For students interning in Australia this is provided by the university.

Outside of Australia we do not have the same arrangements. You should check with your host organisation as intern/work insurance requirements will vary greatly from country to country. It is your responsibility to ensure you have the correct level of coverage as the university insurance policies cannot cover you for International Internships.