



To whom it may concern,

*RE: 1 November 2016- 1 November 2017 INSURANCE POLICIES COVERING STUDENTS OF VICTORIA UNIVERSITY*

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

**A. Overseas Travel Insurance for the University**

Covering students whilst overseas on practical placements, work experience, excursions, field assignments, study tours, or other related approved travel.

Insurer	Chubb Insurance Company of Australia
Policy Number	02PP015100
Death and capital benefit	\$250,000
Weekly Benefit	\$500 x 156 weeks
Not exceeding % of Salary	85%
Excess Period	7 Days

**Note:** There are excluded countries related to this policy. For full details here, please request the policy schedule.

**B. Group Personal Accident**

Covering students on practical placements, work experience, excursions, field assignments, or study tours including direct travel to and from such activities.

Insurer	Chubb Insurance Company of Australia
Policy Number	02PO018246
Death and capital benefit	\$250,000
Death benefit - students without dependants and /or under 18yo	\$10,000
Weekly Benefit	\$2,500 x 104 weeks
Not exceeding % of Salary	85%
Excess Period	1 Day

**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.

**C. Public Liability**

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.

This includes students whilst on practical placement, work experience, excursions, field assignments, or study tours.

Insurer	Unimutual Limited
Policy Number	VU 16 GPL
Limit of Liability	\$20,000,000
Geographical Limit	Worldwide

**D. WorkCover**

The Universities WorkCover alongside the Public Liability policy covers members of staff accompanying students the fore mention situations.

If you have any questions concerning the above please contact the Victoria University Insurance office at [insurance@vu.edu.au](mailto:insurance@vu.edu.au) or either of its authorised representatives below.

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