

Insurance for graduate research candidates

The insurance taken out by the University in conjunction with the TUU and the Student Association provides candidates with some protection. When assessing the adequacy of the cover, it is suggested that candidates seek professional advice and take out private cover where necessary. Candidates should contact one of the insurance officers listed below for further advice concerning the conditions of insurance for 2005.

University insurance coverage

Public liability

The University's public liability generally covers the University against liability for loss, damage or injury to a student that is caused by the University's negligence. This cover is generally provided irrespective of where in the world the occurrence giving rise to liability arose. It is important to note that this insurance will only apply when the University is legally responsible for the act or event giving rise to the liability.

Travel

The University has taken out insurance coverage to cover doctoral and masters students undertaking authorised University travel. This cover is for a period of up to 180 days and is worldwide excluding Tasmania unless that forms part of a journey to mainland Australia and overseas.

A summary of the maximum benefits under this coverage follows:

- Overseas medical expenses – \$2,000,000
- Personal injury – maximum benefit of \$250,000
- Loss of deposits – \$20,000
- Luggage (limit any one item \$2,000) – \$8,000
- Business equipment – \$10,000.

Political risk and natural disaster

- Evacuation expenses – \$10,000
- Missed transport connection – \$2,000
- Rental vehicle excess cover – \$5,000
- Kidnap, ransom and extortion – \$250,000
- Personal liability – \$1,000,000
- Corporate travellers family care – up to a maximum benefit of \$25,000.

Please refer to the Financial and Business Services web site at:

http://www.utas.edu.au/docs/fin_services/insurance/students.html for full details

including specific coverage detail, key exclusions and excesses applicable in the case of a claim.

Student union insurance coverage

The Union is currently negotiating its insurance policies for 2005. The level of cover available in 2004 was as follows:

The TUU and the Student Association have a limited personal accident insurance policy that covers both full- and part-time students who are members of the insured organisations for personal injury and the costs arising out of these personal injuries.

The policy covers students full time, 24 hours per day, 365 days per year, except for non-medicare expenses and overseas medical expenses which are covered while they are engaged in campus/course/sport-related activities plus direct travel. Please note, the policy cover specifically excludes items that are in any manner covered under Medicare.

A summary of the maximum coverage provided is as follows:

- Capital benefits – no dependents \$10,000
- Capital benefits – dependents \$50,000
- Weekly injury benefits – \$250 per week up to a maximum of 104 weeks
- Domestic help/child minding services – \$250 per week up to a max of 52 weeks
- Surgical benefits – \$2,000

- Bed care patient— \$250 per week up to a maximum of 104 weeks
- Non-medicare medical expenses – \$5,000 (excess \$100)
- Home tutorial benefit – \$250 per week up to a maximum of 52 weeks
- HECS and/or postgraduate fees – \$10,000
- Injury assistance benefit – \$250 per week for a maximum of 16 weeks
- Modification benefit – \$10,000
- Overseas medical expenses – \$100,000

For full details including specific coverage detail, key exclusions and excesses applicable in the case of a claim please refer to the contact details below.

Additional private insurance coverage

If students are interested in purchasing additional cover, they should approach an insurance underwriter, broker or intermediary for professional advice.

The insurance professional may advise of other insurance which students should take out depending upon the country they are visiting and the nature of the activities they plan to undertake.

Contact details

University of Tasmania

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TUU (Hobart)

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Student Association (Launceston and North-West)

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