

Travel Cover Overview

Cover is provided to WA Government agencies that contribute to the RiskCover Fund, for directors, commissioners, board members, committee members, executive officers, and employees of the agency (and any other person(s) specified by the agency, and approved by the Insurance Commission before the date of departure) for authorised official business travel undertaken by the agency's personnel anywhere in the world, which involves:

- any air travel; or
- any other form of travel comprising an overnight stay away from the personnel's usual place of residence.

Cover commences from the time the agency personnel leave their place of residence or employment (whichever is the place of departure to commence the travel) and is continuous on a 24 hour basis until they return to their place of residence or employment (whichever first occurs after completion of the travel without deviation or interruption).

What is the agency responsible for?

- completion of the relevant section of the annual Self Insurance Risk Declaration (SIRD);
- giving immediate notification to the Insurance Commission of any circumstances likely to give rise to a claim. The appropriate claim form and supporting documentation must be submitted.

What is covered?

- compensation for specified permanent disabilities or death;
- loss of income;
- leisure activity undertaken during the authorised business travel, provided these activities do not exceed two days during any period of leave taken during the travel. If this period extends beyond the two days then the personnel will have to arrange their own personal travel cover for the whole period they have taken for leave (including the two day period allowed) but only up to the date they recommence the authorised business travel;
- funeral expenses;
- medical (including overseas emergency medical assistance), hospital, ambulance, dental, rehabilitation and funeral expenses.
- reasonable additional accommodation and travel expenses due to the agency personnel's death, serious injury or illness, or any other
- additional costs and expenses due to delays exceeding 12 hours resulting from hijack;
- additional costs incurred due to strikes, riots, civil commotion or natural disasters;
- reasonable additional costs and expenses for convalescence after discharge from hospital based on medical advice;
- reasonable additional costs and expenses due to at least 10 hours delay in scheduled travel departures resulting from any cause beyond the agency personnel's control;
- reasonable alternative transport costs incurred to enable the agency personnel to arrive on time for any special event, if the original transport arrangements were missed due to any cause beyond their control;
- reasonable cost of urgent messages to home or work in cases of a medical emergency;
- loss of deposits;



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- unforeseen circumstance beyond their control;
- reasonable additional expenses for a replacement employee to complete the business trip due to the agency personnel's death, serious injury or illness;
- legal costs for wrongful arrest or detention;
- overseas security or medical related evacuation expenses;
- loss of or damage to baggage, including emergency purchase of essential items;
- loss of money;
- personal liability;
- special provisions to cater for travel by pregnant agency personnel.

What is not covered?

Personal Accident

- injury directly or indirectly resulting from:
- intentional self-injury or suicide or any attempt threat;
- disease, illness or natural causes (other than disease or illness contracted on authorised business travel);
- HIV or AIDS unless caused by an accident;
- agency personnel's own criminal act;
- professional games or sporting activities;
- pre-existing conditions.
- weekly payments are reduced by entitlements payable from any other source.

Medical Expenses

- injury or illness directly or indirectly resulting from:
 - intentional self-injury or illness, or suicide or any attempt threat;
 - sexually transmitted disease;
 - HIV or AIDS unless caused by an accident;
 - agency personnel's own criminal act;
 - professional games or sports activities.
- expenses are reduced by benefits payable from any other source.

Additional Expenses

- intentional self-injury or illness, or suicide or any attempt threat;
- sexually transmitted disease;
- HIV or AIDS unless caused by an accident;
- agency personnel's or their relatives criminal act;
- professional games or sports activities;
- change of plans or disinclination to travel.
- expenses are reduced by benefits payable from any other source.

Loss of Deposits

- intentional self-injury or illness, or suicide or any attempt threat;
- sexually transmitted disease;
- HIV or AIDS unless caused by an accident;
- agency personnel's or their relatives criminal act;
- professional games or sports activities;
- change of plans or disinclination to travel.
- expenses are reduced by benefits payable from any other source



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Baggage

- money, sporting equipment whilst in use or course of play, hearing aids, artificial limbs, teeth or eyes, motor vehicles, motor cycles, watercraft, aircraft or any other conveyance;
- wear and tear, deterioration or depreciation, maintenance, rust, oxidation, corrosion, inherent vice, latent defect, mould, mildew, wet or dry rot, dampness of atmosphere temperature variations, shrinkage, evaporation, pollution, contamination (unless caused by malicious acts), damage by moths, termites, insects or vermin;
- mechanical, electrical or electronic breakdown or derangement unless caused by malicious acts, fire or an accident to any conveyance in which it is being transported;
- detention, confiscation or delay caused by customs or by order of any government or public or local authority;
- loss or damage recoverable from any other source;
- consequential loss of any kind or description.

Money

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

Personal Liability

- bodily injury (including death or illness) to, or loss of or damage to property owned by or in the control of, the agency personnel or their family;
- legal liability arising out of the personnel's business, trade or profession;
- bodily injury (including death or illness) caused by or arising out of the use of any vehicle in respect of the use of which insurance is required by any legislation relating to motor vehicles;
- legal liability which is attributable wholly or in part to sexually transmitted disease, HIV or AIDS;
- legal liability arising out of a liability assumed by any contract warranty or agreement unless such liability would have attached to the personnel not withstanding such contract warranty or agreement;
- legal liability arising directly or indirectly from the existence of asbestos;
- legal liability arising out of the rendering of or failing to render professional advice or service.

