



To whom it may concern,

*RE: 1 November 2024 - 1 November 2025 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 all students including post graduate students and their Accompanying Spouse/ Partner and their Dependent Children and students that are on authorised work experience in their home country on behalf of the Policyholder.

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 example: Iran, Syria, etc. For full details, please refer to the insurance office, as per details below.

**B. Group Personal Accident**

Covering all students (including post graduate students) and Employees of the Policyholder that are engaged in campus/course related activities and/or practical placement or community placement activities including necessary direct uninterrupted travel to and from such activities.

Insurer	Chubb Insurance Company of Australia
Policy Number	02PO018246
Death and capital benefit	\$250,000
Weekly Benefit	\$2,500 x 156 weeks
Not exceeding % of Salary	85%
Excess Period	14 Days
Geographical Limit	Australia

**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 25 GPL
Limit of Liability	\$250,000,000
Geographical Limit	Worldwide (excl. USA and Canada)

**D. WorkCover**

The Universities WorkCover alongside the Public Liability policy covers members of staff accompanying students in the aforementioned 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 its authorised representative below.

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