



# UNISA TRAVEL INSURANCE

## STUDENT POLICY

**For assistance anywhere in the world :** Contact **Healix International: +61 7 3733 0625** or <https://tow.healix.com/login> .

**UniSA Insurance Office :** Contact for general policy enquiries, confirmation of cover and/or policy exclusions +61 8 8302 1678 or [insurance@unisa.edu.au](mailto:insurance@unisa.edu.au).

**You must check with UniSA Insurance Office prior to travelling if :** your trip exceeds 270 days; you are over 75; and/or you have an existing medical condition that may require treatment or medication while travelling.

**Personal Travel Information:** Max 50%, cannot exceed duration of UniSA Approved Activity, otherwise students will need to arrange their own insurance.

**Definition of Insured:** All students undertaking study or research related travel and any incidental personal travel anywhere in the World authorised by the Insurance Office.

Summary of benefits		Limits of Liability
Personal Accident/ Death & Capital benefits	Students Fractured bones (scaled lump sum) Weekly benefit (injury) 85% to a max of	\$250,000 \$7,500 \$1,500
Overseas Medical & Additional Expenses (including medical evacuation) Funeral Expenses & Repatriation		\$ Unlimited \$50,000
Cancellation/Curtailment Expenses		\$ Unlimited
Baggage/Personal & Business Property		\$25,000
Electronic Equipment		\$25,000
Deprivation of Baggage		\$5,000
Money/Travel Documents		\$5,000
Rental Vehicle Excess Waiver		\$5,000
Personal Vehicle Excess Waiver		\$2,000
Loss of Deposits		\$Unlimited
Missed Transport Connection		\$10,000
Political and Natural Disaster Evacuation		\$20,000
Alternative Employee Expenses		\$20,000
Personal Liability		\$10,000,000
Crisis Cover		Healix International
Extra Territorial Workers Compensation (aggregate limit of liability)		\$1,000,000
<b>Deductibles</b>		
Medical & Additional Expenses/Loss Desposit /Cancellation & Curtailment – \$Nil Electronic Equipment \$250   All other claims \$150		

## University of South Australia Emergency Travel Assistance Program for Travelers

### Dear Traveler,

University of South Australia (UniSA) believes in traveler's health and wellness and have partnered with Healix International for medical and security support while travelers are traveling on business or on assignment.

Healix International is a global leader in medical, safety, and travel assistance worldwide. With Healix's comprehensive and integrated solutions that safeguard the health and safety of UniSA travelers, expatriates and their families, you benefit from having a single point of contact to access care when needed, wherever you are globally, 24/7/365. One call will instantly provide you access to medical and security professionals for real time information, advice and support.

In addition, members can access a consolidated resource of medical and travel safety information online and through <https://tow.healix.com/login>

### WHEN SHOULD YOU USE THE SERVICE?

#### Pre-Trip: Know Before You Go

- Access the UniSA travel oracle webpage <https://tow.healix.com/login> or download the mobile app to access comprehensive and real-time information on general and travel advice, vaccination requirements, hospitals, embassies, business and social etiquette for all countries and major cities around the globe.

- Telephone the UniSA Global Assistance Helpline (contact info overleaf) for pre-trip advice on health or security concerns by speaking with a medical or security expert.

#### During Your Trip

- However minor or serious, if you have medical or travel safety concerns, your first call should be the UniSA Global Assistance Helpline (contact info overleaf).
- The Medical Operations team will provide assistance and when appropriate, identify approved clinics, hospitals or arrange for a doctor to visit you.
- Case handlers can support you with replacement prescriptions or medication.
- Case handlers can assist with lost or stolen documentation, money or baggage and can provide access to legal assistance.
- Security consultants are on standby to provide quantified advice on security issues.

#### IN AN EMERGENCY: Crisis Management

- Emergency Response Teams are on standby to assist with any crisis and will coordinate all necessary resources to ensure expedient evacuations and repatriations.



#### Healix International Global Head Office:

Healix International, Healix House, Esher Green, Esher KT10 8AB, United Kingdom  
[www.healix-international.com](http://www.healix-international.com)

## Frequently Asked Questions

### How do I access the UniSA Emergency Travel Assistance Program?

- Download the mobile app  
[Apple App Store](#) or [Google Play Store](#)

Go to Travel Oracle at  
<https://tow.healix.com/login>

- Call the UniSA Assistance Helpline any time  
24/7/365:

**+61 737 330 625**

- (Note: collect calls or 'reverse toll' charges will be accepted)

**E-mail [UniSA@healix.com](mailto:UniSA@healix.com)**  
(Note: email responses will come from  
[InternationalHealthcare@healix.com](mailto:InternationalHealthcare@healix.com))

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### What are other reasons I could call the UniSA Emergency Travel Assistance Helpline?

- Pre-trip medical/security advice
- Out-patient referral
- Lost visa/passport
- Stolen wallet
- Vaccination requirements
- Prescription replacement/refill
- Medical emergency
- Lost contact/missing employee
- Detention by authorities
- Civil unrest/violent protest or disorder
- Natural disaster/ severe weather events

### What will I be asked when I call into the UniSA Helpline?

- First you will be prompted to determine the nature of your call and the team will triage the call to the right professional for assistance.
- You will be asked your name/name of the affected traveler (other personal information will also be recorded).
- You will be asked for your contact information (so we can call or email you back in case we lose contact with you).
- You may be asked for your consent to share medical information with your university.
- We will need to identify if you are a traveler or an expatriate travelling outside of your country of assignment.
- We will need to know what country and city you are calling from.
- Any other questions that are deemed relevant to provide you the best in class service.

### And remember:

Please Be Prepared, Be Safe and Stay Well.  
We are here to assist you!

### What if during my trip I need medical/security advice or assistance?

Call the Assistance Helplines whenever you have a medical issue or travel safety issue – major or minor – and medical and security experts will provide qualified advice for every country worldwide.

### What will happen in an Emergency?

Emergency response teams are on standby to assist. Crisis management specialists will coordinate all necessary resources to ensure your protection in a volatile medical or security situation or scene of natural disaster.

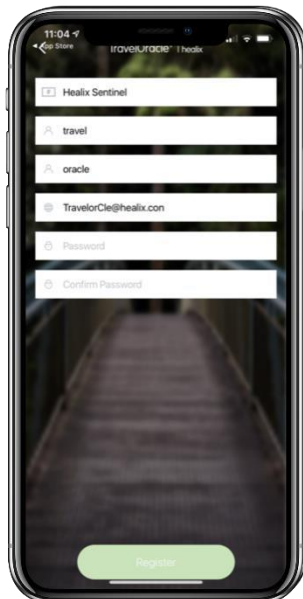
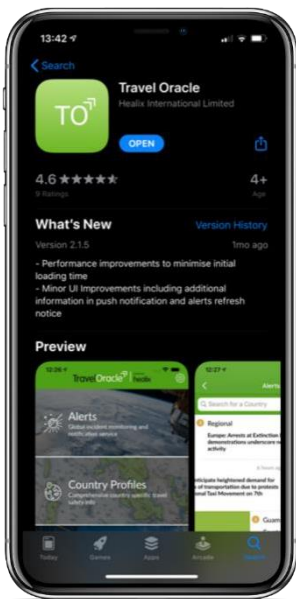
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# Healix Sentinel Travel Oracle | App Guide

The Healix Sentinel Travel Oracle App is your ultimate travel safety companion. Developed by leading security and medical experts, it provides you with the most up to date travel information and advice, as well as real time alerts on breaking news globally.

The Healix Sentinel Travel Oracle App can be downloaded onto your smart phone from the Apple App store or Google Play store. Please find terms and conditions [here](#). Click the buttons below to download.



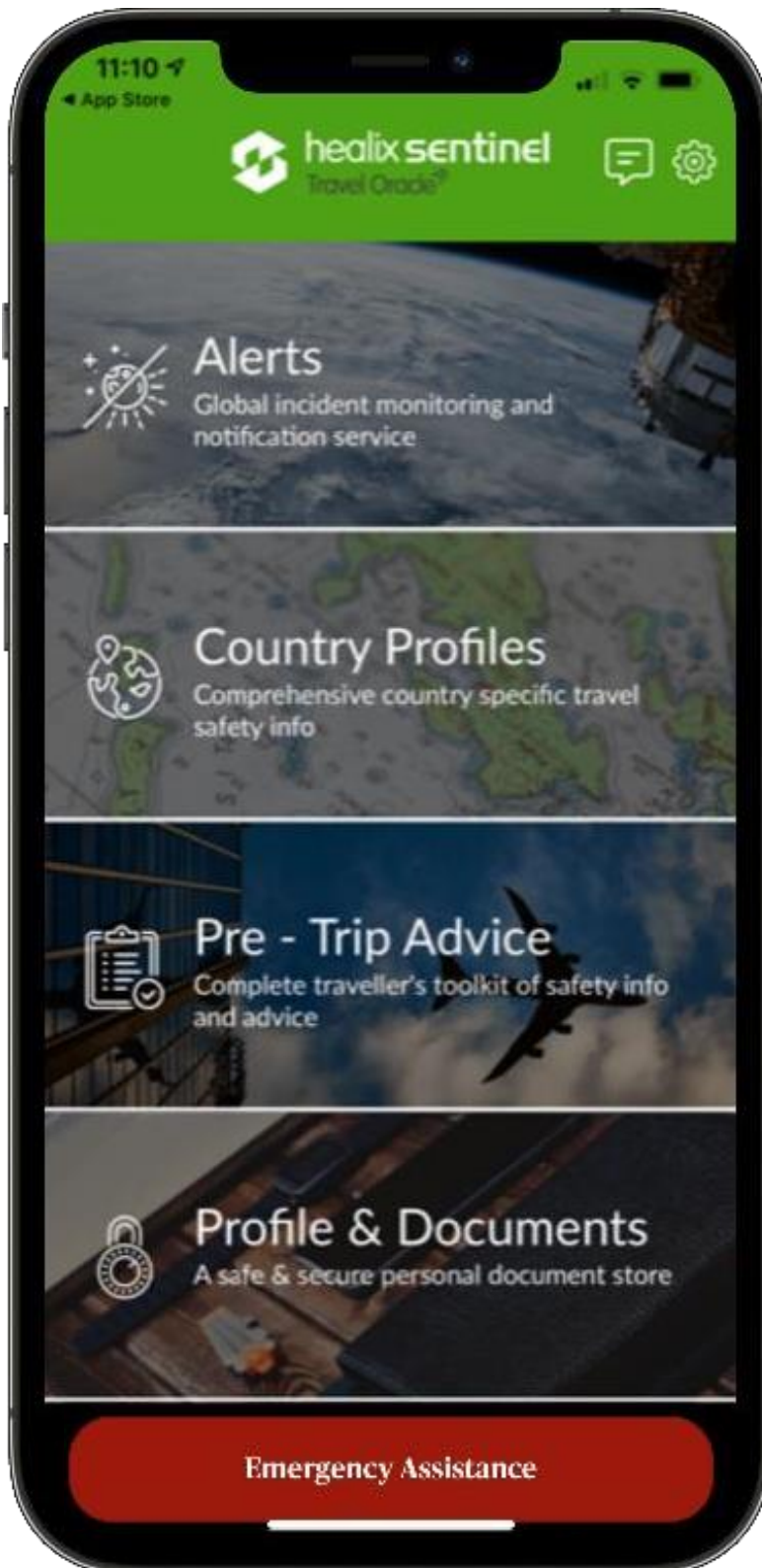
Register as a new user with the policy number for your company:

Your password must be: Between

- 📌 10-20 characters
- 📌 Contain at least one upper and lower case letter
- 📌 At least one number and a character from the list below:  
! @ # \$ % ^ & \* ( ) - + ? | = } { : ; " ,

Once you have completed registration or logged in successfully you will be brought to the menu screen. From here you can view the four main sections. The Settings can be found by clicking the cog in the top right of the screen. The Emergency Assistance section can be accessed by sliding/pressing the bar at the bottom.

For any technical questions/support, please email [techsupport@healix.com](mailto:techsupport@healix.com)



Once you have completed registration or logged in successfully you will be brought to the menu screen.

From here you can view the four main sections:

- Alerts
- Country Profiles
- Pre-Trip Advice
- Profile & Documents

The Settings can be found by clicking the cog in the top right of the screen