

Q1. What cover is provided under the Personal Accident Policy?

The MIPS Members' Personal Accident Policy provides certain benefits for members under age 75 (and/or their families) subject to the terms, conditions and limitations of the policy. Benefits include lump-sum payments for accidental bodily injury, sickness or death due to defined events:

- death benefit of \$125,000 (or \$200,000 for members of five or more consecutive years of membership)
- permanent loss of healthcare practitioner board/s registration due to injury or sickness (as defined) up to \$100,000
- funeral expenses up to \$10,000 if you suffer death as a result of an accident
- credit card protection in the event you suffer death as a result of an accident up to \$10,000
- travel extension when your main purpose of travel is providing gratuitous healthcare (and for any family member travelling with you)
- replacement staff recruitment if you suffer an accident up to \$10,000
- education fund supplement in the event of death as a result of an accident and you are survived by dependant child(ren)
- communicable diseases in the event you contract a communicable disease (as defined) acquired through undertaking an authorised healthcare activity (Student and Recent Graduate Classification only)
- travel cover limited to travel for specified purposes (refer FAQ 4. Am I eligible for the travel cover extension?)

The above is a summary only, full details of the benefits, conditions and limits are stated in the policy wording in the *Insurance Covers Handbook* available from mips.com.au/publications

Q2. Am I eligible for cover under the Personal Accident Policy?

Cover is provided as a MIPS membership benefit to all current non-student members under the terms, conditions and limitations of the policy. Student members are only eligible for covers where stated.

Q3. Am I covered for needle stick injuries?

Student and Recent Graduate members are eligible for cover in the event that they contract a communicable disease (defined as Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV), Hepatitis B or Hepatitis C) acquired through undertaking an authorised healthcare activity required under and appropriate for your Student or Recent Graduate classification.

Q4. Am I eligible for the travel cover extension?

Members may be eligible for travel cover when the main purpose of their travel is providing healthcare outside Australia for the following:

- student member undertaking an approved student elective placement
- recent graduate member undertaking a clinical placement in an employer indemnified arrangement
- non student member providing gratuitous healthcare services (includes cover for any family member travelling with you)

Cover is limited to one pre-approved overseas trip per annum, per Member. Student and recent graduate cover is capped to six calendar months. The travel extension does not apply to any travel undertaken in Australia.

If you are eligible for the travel cover extension you will receive a Certificate of Currency (travel extension) along with your MIPS Certificate of Membership for your approved placement.

Q5. How do I apply for the travel cover extension?

Indemnity and travel cover for international placements is subject to individual application and approval. Forms are available online at mips.com.au/forms

- Student members complete a [Student Elective Application](#)
- Non student members complete an [Application for Cover for Healthcare Services Outside of Australia](#)

Q6. What benefits are provided if I am eligible for the travel cover?

Subject to the terms, conditions and limitations of the policy cover include:

Insured event	Compensation (AUD)
Medical expenses	\$ 2,000,000 for 24 months
Additional expenses	\$100,000
Baggage, travellers' cheques, Travel documents and credit cards (Limit any one item 50% of sum insured)	\$10,000
Money	\$1,000
Loss of deposits and cancellation charges	\$10,000
Kidnap, detention, extortion and ransom	\$500,000
Extra territorial workers' compensation	\$500,000
Hire car excess expenses	\$2,000
Personal liability	\$1,000,000
Evacuation cover and personal safety	\$25,000
Life insurance	\$50,000

The above is a summary only, please refer to the policy wording 'Extent of Cover' for further information.

Q7. Is there any emergency assistance provided?

If you are eligible for the travel cover you are entitled to the services of an Emergency Assistance Company in the event of a medical emergency or Sickness by using a toll-free or reverse-charge telephone number stated on Accident & Health International's Assistance Emergency Identification Card which can be issued to you upon request.

Dynamiq Assist is A & H International's International Safety, Security and Emergency Management Consultant specialising in medium to high risk environments. In the event of an emergency evacuation or situation whilst travelling contact Dynamiq Assist for advice and management of the evacuation or situation on +61 2 9978 6666.

You can also contact Dynamiq Assist to assist you with many pre-travel services on the following contact details:

+61 2 8579 0901
assistance@dynamiq.com.au

Q8. Is there an excess if I make a claim under the travel cover?

Some limits and exclusions will apply, for example, if you were to claim for any loss or damage to electronic equipment such as a laptop or mobile phone you would be liable for the first two hundred and fifty dollars (AUD 250) of each and every loss.

Refer to the policy wording, in particular 'Extent of Cover' for any other limits or exclusions that may apply.

Q9. Will I be covered for other activities during my placement?

Yes, you will be covered for activities however exclusions apply. If you have any particular activities you expect to undertake during your trip please forward the details to MIPS and we can seek confirmation from A & H International that they will not be excluded.

Refer to the policy wording, in particular the general conditions and limitations that apply.

Q10. Will the cover apply to any extended holidays or layovers?

The travel insurance policy will extend to a holiday or layover period as long as this period does not exceed the period related to the 'main' purpose of travel. For example if you are undertaking an approved 4 week clinical placement followed by 1 week holiday, the travel extension will apply to the whole period outside of Australia (ie 5 weeks).

Q11. Is there any cover if I have to cancel my placement?

If you have commenced your travel, there is cover in place to arrange for you to be brought home if you are ill. If you have not commenced your travel and you have to cancel your placement due to illness or other unforeseen circumstances you may be able to claim under Loss of Deposits.

Q12. Will my pre-existing medical condition be covered?

There is no cover for a condition caused by a pre-existing condition. Pregnancy is also not covered.

Q13. Are international students eligible for the travel cover?

Travel insurance benefits apply to elective placements undertaken outside of Australia. If you are an international student undertaking an elective in Australia you will not be eligible for this cover. You should contact a local travel insurance provider if you require such cover for your placement in Australia.

Q14. How do I make a claim?

If you need to make a claim please send a written notice of claim to A & H International within 30 days of the date of the Injury occurring or as soon as reasonably possible. A & H International will send you a copy of their claim form which will need to be completed and returned for assessment before any payments under the policy can be determined.

GPO Box 4213 Sydney NSW 2001
1800 618 700
acchealth.com.au
Quote policy number: **26102**

You will be required to provide supporting documentation as requested for any claim made under this policy.

Q15. Who do I contact if I have queries?

Contact MIPS on 1800 061 113 or email info@mips.com.au

You should read the Membership Benefits Handbook Combined Financial Services Guide and Product Disclosure Statement before making a decision on whether to join MIPS. Any financial product advice is of a general nature and not personal or specific.