



All participants completing an internship in Australia are required to have medical, accident, travel and personal liability insurance for the duration of their internship.

SUMMARY OF BENEFITS*

PLAN HIGHLIGHTS

- Wide range of benefits
- In-country claims administrator
- Leisure travel coverage
- Workplace liability coverage
- 24 hour emergency assistance

WHO CAN PURCHASE THIS POLICY?

This policy was specifically designed to benefit members of the AIIA. Coverage is available to Australian and non Australian residents travelling to and within Australia or to and within Europe who are under the age of 40 years at the date of policy issue. Liability only cover is available to Australian visa residents.

ABOUT THE AIIA

The Australian Internship Industry Association Represent and promotes the interests of Internship organisations to government, media, industry bodies and the domestic and international community. Learn more @ www.aiaa.org.au

ABOUT AUSTRALIAN INTERNSHIPS

Located in Brisbane, Australian Internships has successfully arranged internships for thousands of international students since 1998. Learn more about Australian Internships @ www.internships.com.au

This insurance is arranged and managed by:

Compass Benefits Group and Gallagher Bassett
Learn more @ www.CompassBenefits.com
Learn more @ www.gallagherbassett.com.au

This insurance is issued and underwritten by:

The international insurance company of Hannover limited

EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES	\$40,000,000
Cover for emergency medical assistance including: Medical Emergency Assistance Provided by One Assist 24 hours/7 days a week Worldwide @ 1-800-335-0477 – Medical Evacuations – Funeral Arrangements – Messages to Family – Hospital Guarantees.	
EMERGENCY MEDICAL HOSPITAL EXPENSES	\$40,000,000
Cover for international medical treatment if you are injured or become sick overseas, including: – Medical – Hospital – Surgical – Nursing Restoration of Dental Functions to Sound and Natural Teeth. \$1,200	
ACCIDENTAL DEATH	\$40,000
A Death Benefit is payable if you die because of accidental bodily injury sustained during your journey within 12 months of that injury.	
PERMANENT DISABILITY	\$120,000
A Permanent Disability Benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot within 12 months of, and because of, an injury sustained during your journey.	
ADDITIONAL EXPENSES	\$20,000
Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from: – Sickness – Accidental Injury – Death. Also cover for travelling companion or relatives accommodation and travel expenses to travel to, stay near or escort you resulting from: – Hospitalisation – Medical Evacuation.	
LUGGAGE AND PERSONAL EFFECTS	\$2,000
Cover for replacing luggage stolen or reimbursing repair cost for accidentally damaged items, including: – Luggage – Spectacles – Personal Effects – Personal Computers – Cameras.	
PERSONAL LIABILITY	\$2,000,000
Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.	

Coverage in Australian dollars per insured

* This is only a summary of the benefits. Please read the policy wording carefully for the complete details of "We Will Pay" and "We Will Not Pay" and which types of benefits are provided. Importantly, please note that exclusions do apply as well as limits to the cover and these are set out in the policy wording.