Insurance Coverage for Enrolled Research Candidates

The following summary information is intended to inform HDR candidates about the insurance coverage available to them while enrolled at Macquarie. It presents information on public liability/accident insurance under the current policy. Research students intending to take approved overseas research leave or work off campus on approved activities should read this insurance information. Research students who are on approved Leave of Absence are not covered by University insurance.

Research students should read section 2.1.6 of the Higher Degree Research Guide for Candidates and Supervisors which outlines the necessary steps for obtaining approval to undertake research overseas.

This document is at: http://www.research.mq.edu.au/students/current_students/hdrguide


Public Liability. The University is covered by public liability insurance. This insurance covers the University’s legal liability to pay compensation in respect of bodily injury to a third party and damage to property happening during the period of insurance, caused by an occurrence or accident within the geographical limits, and in connection with the University and its products. http://www.ofs.mq.edu.au/university_insurance/public_liability.htm

Accident Insurance. The University has personal accident insurance cover for enrolled students who are on work experience and/or Outreach programs approved by the University. In addition, students “under the direction or control of the University whilst undertaking any activity approved, requested or recognised by the University” have protection under the University’s public and professional indemnity liability policies. Such activity may include practical training both on or off campus including, practical placement, enterprise / work experience and off-campus field assignments.

Travel Insurance: Postgraduate students undertaking enrolment-related travel are protected under the University's insurance provided by Ace Insurance Limited – Policy Number 02O011299. Benefits include coverage for loss of baggage and electronic equipment; emergency assistance and personal accident insurance. Full details are at: http://www.ofs.mq.edu.au/university_insurance/overseas_travel.htm