

Travel Insurance Schedule of Benefits (Summary)

Schedule of Benefits		Category 1 Staff and Others as Declared	Category 2 Undergraduate Students & Postgraduates	Category 3 Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder
Maximum Benefit payable per Insured Person subject to further sub limited amounts as stated within the policy document.				
SECTION 1				
Part A	Personal Accident and Sickness Event 1 - Accidental Death Events 2-19	2 x Salary up to \$750,000 2 x Salary up to \$750,000	\$250,000 \$250,000	\$250,000 \$250,000
Part B	Bodily Injury Bodily Injury Resulting in Surgery - Benefits Weekly Benefits - Bodily Injury % of Salary - Part B <i>Excess Period (Days) - Part B</i>	\$20,000 2,000 x 156 85% 7 days	\$20,000 500 x 156 weeks 85% 7 days	\$20,000 500 x 156 weeks 85% 7 days
Part C	Sickness Weekly Benefits - Sickness Sickness Resulting in Surgery - Benefits	0 x 0 \$20,000	0 x 0 \$20,000	0 x 0 \$20,000
Part D	Fractured Bones Fractured Bones - Lump Sum Benefits	\$10,000	\$10,000	\$10,000
Part E	Loss of Teeth of Dental Procedures Limit Per Tooth Lump Sum Benefits	\$250 \$2,000	\$250 \$2,000	\$250 \$2,000

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Additional Cover			
Death by Specified Causes (Specified Sickness)	\$50,000	\$50,000	\$50,000
Corporate Image Protection	\$15,000	\$15,000	\$15,000
Independent Financial Advice	\$10,000	\$10,000	\$10,000
Coma Benefit	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26
Partner Retraining Benefit	\$15,000	\$15,000	\$15,000
Spouse/Partner Accidental Death Benefit	\$25,000	\$25,000	\$25,000
Dependent Child Supplement	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000
Orphaned Benefit	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000
Domestic Help Expenses	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26

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Spouse Premature Birth / Miscarriage Benefit	\$5,000	\$5,000	\$5,000
Modification Expenses	\$10,000	\$10,000	\$10,000
Unexpired Membership Benefit	\$3,000	\$3,000	\$3,000
Chauffeur Benefit	\$5,000	\$5,000	\$5,000
Executor Emergency Cash Advance	\$25,000	\$25,000	\$25,000
Accommodation and Transport Expenses	\$10,000	\$10,000	\$10,000
Out of Pocket Expenses	\$5,000	\$5,000	\$5,000
Return to Work Assistance	\$20,000	\$20,000	\$20,000
Education Fund Benefit	Max Per Child: \$5,000 Max Number Per Family: \$25,000	Max Per Child: \$5,000 Max Number Per Family: \$25,000	Max Per Child: \$5,000 Max Number Per Family: \$25,000
Tuition or Advice Expenses	Max Per Month: \$750 Max Months: 6	Max Per Month: \$750 Max Months: 6	Max Per Month: \$750 Max Months: 6
Student Tutorial Costs	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26
Childcare Benefit	\$5,000	\$5,000	\$5,000
Replacement Staff / Recruitment Costs	\$15,000	\$15,000	\$15,000
Air or Road Rage Benefit	\$5,000	\$5,000	\$5,000
Carjacking Assault Benefit	\$5,000	\$5,000	\$5,000
Reconstructive or Cosmetic Surgery Benefit	\$15,000	\$15,000	\$15,000
Terrorism Injury Benefit	Per Person: \$20,000 Aggregate: \$200,000	Per Person: \$20,000 Aggregate: \$200,000	Per Person: \$20,000 Aggregate: \$200,000

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SECTION 2			
Kidnap and Ransom/Extortion Cover Sum Insured	\$1,000,000	\$1,000,000	\$1,000,000
Additional Cover			
Public Relations Benefit	\$15,000	\$15,000	\$15,000
SECTION 3			
Hijack and Detention Daily Benefit Maximum Sum Insured Maximum Days	\$1,500 \$30,000 20 days	\$1,500 \$30,000 20 days	\$1,500 \$30,000 20 days
Additional Cover			
Legal Cost	\$50,000	\$50,000	\$50,000
SECTION 4			
Medical, Evacuation and Additional Expenses Sum Insured (i) Dentures Expenses (ii) Ongoing Medical Expenses Outside of Australia (iii) Reasonable Funeral Expenses	Unlimited \$2,500 \$50,000 \$50,000	Unlimited \$2,500 \$50,000 \$50,000	Unlimited \$2,500 \$50,000 \$50,000

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Excess	Nil	Nil	Nil
Cancellation & Curtailment Expenses Sum Insured Excess	Unlimited Nil	Unlimited Nil	Unlimited Nil
Additional Cover			
Continuous Worldwide Bed Confinement	Per Day: \$200 Max Days: 30	Per Day: \$200 Max Days: 30	Per Day: \$200 Max Days: 30
Non-Medical Incidental Expenses	Per Day: \$50 Maximum: \$1,500	Per Day: \$50 Maximum: \$1,500	Per Day: \$50 Maximum: \$1,500
Trauma Counselling Benefit Accidental HIV Infection Benefit - Lump Sum	\$5,000 \$100,000	\$5,000 \$100,000	\$5,000 \$100,000
Non-Medical Incidental Expenses	Max Amount Per Day: \$50 Max Amount Per Hospitalisation: \$1,500	Max Amount Per Day: \$50 Max Amount Per Hospitalisation: \$1,500	Max Amount Per Day: \$50 Max Amount Per Hospitalisation: \$1,500
Uninsured Persons Evacuation	Max Amount Per Uninsured Person: \$25,000 Max Amount Per Event: \$100,000	Max Amount Per Uninsured Person: \$25,000 Max Amount Per Event: \$100,000	Max Amount Per Uninsured Person: \$25,000 Max Amount Per Event: \$100,000
SECTION 5			
Chubb Assistance & Security Advice	+61 2 8907 5995 www.chubbassistance.com/au		

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SECTION 6			
Cancellation and Disruption Loss of Deposits Excess	Unlimited Nil	Unlimited Nil	Unlimited Nil
Financial Insolvency Sum Insured Excess	\$10,000 Nil	\$10,000 Nil	\$10,000 Nil
Sub-Limits			
Incidental Private Travel and/or Directors and Executives Private Travel Out of Pocket Expenses (such as phone charges, food etc.)	\$20,000	\$20,000	\$20,000
Additional Cover			
Frequent Flyer Points Pet Boarding Expenses Lounge Access Corporate Event Extension Damage to Residence	\$10,000 \$2,500 \$2,500 Per Person: \$10,000 Aggregate: \$100,000 Max Amount Per Day: \$250 Max Amount: \$7,500	\$10,000 \$2,500 \$2,500 Per Person: \$10,000 Aggregate: \$100,000 Max Amount Per Day: \$250 Max Amount: \$7,500	\$10,000 \$2,500 \$2,500 Per Person: \$10,000 Aggregate: \$100,000 Max Amount Per Day: \$250 Max Amount: \$7,500
SECTION 7			
Baggage and Travel Documents			

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Baggage and Business Property Limit any one item/pair or set (unless declared separately)	\$20,000 \$5,000 (per item/ Pair or set) Excess: \$100	\$20,000 \$5,000 (per item/ Pair or set) Excess: \$100	\$20,000 \$5,000 (per item/ Pair or set) Excess: \$100
Electronic Equipment	\$15,000 Excess: \$250	\$15,000 Excess: \$250	\$15,000 Excess: \$250
Money and Travel Documents	\$5,000 Excess: \$100	\$5,000 Excess: \$100	\$5,000 Excess: \$100
Fraudulent Use of Money/Travel Documents	\$5,000	\$5,000	\$5,000
Deprivation of Baggage	\$5,000	\$5,000	\$5,000
Additional Cover			
Repatriation of Belongings	\$1,000	\$1,000	\$1,000
Home Burglary Excess Benefit	\$2,000	\$2,000	\$2,000
Keys and Locks	\$2,000	\$2,000	\$2,000
Identity Theft	\$20,000	\$20,000	\$20,000
Identity Theft – Lost Earnings	\$15,000	\$15,000	\$15,000
Data Connection Benefit	\$5,000	\$5,000	\$5,000
Data Recovery Benefit	\$5,000	\$5,000	\$5,000
SECTION 8			
Alternative Employee & Resumption of Assignment Expenses	\$20,000	\$20,000	\$20,000
SECTION 9			

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Personal Liability Sum Insured	\$10,000,000	\$10,000,000	\$10,000,000
Additional Cover			
Court Attendance Benefit	Per Day: \$100 Maximum: \$1,000	Per Day: \$100 Maximum: \$1,000	Per Day: \$100 Maximum: \$1,000
SECTION 10			
Rental and Personal Vehicle Excess Waiver Use of Rental Vehicle	\$7,500	\$7,500	\$7,500
Additional Cover			
Administrative Expenses	\$1,000	\$1,000	\$1,000
Towing Expenses	\$1,000	\$1,000	\$1,000
Use of Personal Motor Vehicle for Business Purposes Excess and/or No Claim Reimbursement	\$2,000	\$2,000	\$2,000
Use of Personal Motor Vehicle for Business Purposes Motor Vehicle Hire	Per Week: \$500 Max Amount Any One Event: \$2,500	Per Week: \$500 Max Amount Any One Event: \$2,500	Per Week: \$500 Max Amount Any One Event: \$2,500
SECTION 11			
Extra Territorial Workers' Compensation Weekly Benefits	\$1,500	\$1,500	\$1,500

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Damages, Costs and Expenses Aggregate Limit of Liability	\$1,000,000 \$2,000,000	\$1,000,000 \$2,000,000	\$1,000,000 \$2,000,000
SECTION 12			
Missed Transport Connection	\$10,000	\$10,000	\$10,000
SECTION 13			
Overbooked Flight	\$5,000	\$5,000	\$5,000
Additional Cover			
Specialist Security Services Aggregate Limit of Liability	\$50,000 \$250,000	\$50,000 \$250,000	\$50,000 \$250,000
SECTION 14			
Political & Natural Disaster Evacuation Per Covered Person	\$20,000	\$20,000	\$20,000
Additional Cover			
Incidental Expenses	Per Day: \$1,000 Max Amount Per Event: \$1,000,000	Per Day: \$1,000 Max Amount Per Event: \$1,000,000	Per Day: \$1,000 Max Amount Per Event: \$1,000,000
Specialist Security Services	\$50,000	\$50,000	\$50,000

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SECTION 15			
Search & Rescue Expenses			
Sum Insured	\$20,000	\$20,000	\$20,000
Aggregate Limit of Liability	\$100,000	\$100,000	\$100,000
Aggregate Limit of Liability (applicable to Sections 1 and 2 only) <i>The aggregate limits apply across all categories of Insured Persons of the policy.</i>			
Any one (1) occurrence - Personal Accident and Sickness	\$10,000,000		
Non-Scheduled Flights	\$500,000		
Any one (1) event with respect to War/Civil	\$500,000		
Any one (1) Period of Insurance with respect to War/Civil War	\$1,000,000		
Any one (1) occurrence - Kidnap and Ransom/Extortion Cover	\$1,000,000		
Any one (1) occurrence - Search & Rescue Expenses	\$100,000		

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