

Insurance Cover Summary

Corporate Travel

Flinders University

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This Cover Summary is not the policy schedule. It is issued for ease of reference only by Arthur J. Gallagher. Reference should be made to the original policy issued by the insurer for full policy terms and conditions including policy exclusions or subjectives.



Insurance Cover Summary

Class of Insurance: Corporate Travel

Insurer: Chubb Insurance Australia Limited

Policy Number: 03PP006831

Policy Wording: Chubb Insurance Business Travel Insurance Wording and PDS (19PDSBT01)

Insured: The Flinders University of South Australia

and/or its/their subsidiary and/or related bodies corporate, as defined in the *Corporations Act 2001* (Cth) or as otherwise required by statute, including any subsidiary or business acquired or incorporated during the Period of Insurance, businesses and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.

Insured ABN / ITC:

ABN (if applicable)	65 542 596 200
Registered for GST	Yes
Input Tax Credit	100%

Period of Insurance:

From:	4.00 pm ACST on 31/10/2020
To:	4.00 pm ACST on 31/10/2021

Both local time at the Insured's head office and any subsequent period for which the Insured shall pay or agree to pay and the Insurer(s) shall agree to accept a premium.

and extends to cover the Insured Person(s) until the date of return as defined in "A Journey" irrespective of the expiry date of the policy or subsequent renewal

The Business: Consisting principally but without limiting the generality:

Tertiary education and research institution and the various controlled and associated entities and businesses thereto

Insured Persons: As declared from time to time including subsidiary and/or related incorporated and unincorporated parties, cooperative research centres, each council member, board member, committee member, officer, employee, student appointee, trustee, servant, agent, honorary research fellow and any student, researcher, volunteer worker, visiting academic or professional, members of; student union, clubs, societies, colleges, halls of residence, foundations, centres, institutes, alumni and including minority interest incorporated and unincorporated parties for whom the University undertakes to insure

Category 1 - Staff

All persons authorised by the Policyholder to travel for and on behalf of the Policyholder excluding their Spouse/Partner and their Dependent Children

Those persons on an offer and acceptance basis travelling as private individuals including their accompanying Spouse/Partner and accompanying Dependent Children as separately declared and all not otherwise included in any other category



Category 2 –Students

Undergraduate students and Post Graduate Students excluding their accompanying Spouse/Partner and their Dependent Children authorised by the Policyholder to travel for and on behalf of the Policyholder.

Category 3 – Honorary Position Holders, Contract Lecturers, Student and other Visitors and Contractors

All persons holding an honorary position or are a contract lecturer, visiting students, lecturers or general contractor all authorised by the Policyholder to travel for and on behalf of the Policyholder but excluding their accompanying Spouse/Partner and their Dependent Children

Alumni on an offer and acceptance basis.

Territorial Limits:	Worldwide
Scope of Cover:	Cover under the Policy applies whilst a Covered Person is on a Journey.
Journey Definition	<p>Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty (50) kilometres or more from the Covered Persons normal place of business or residence. Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until the Covered Person returns to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one (1) trip is three hundred and sixty five (365) days, but with respect to Undergraduates is one hundred and eighty (180) days, subject to extension on an offer and acceptance basis.</p> <p>Private and Alumni travel on an offer and acceptance basis subject to thirty (30) day limit.</p>
Premium:	The definition of Premium in the Policy document is extended to include “and other premiums as declared from time to time and paid by an Insured Person”
Claim Payments:	It is agreed and declared that payment of claims will be paid in the normal course of settlement individually to the Insured Person or otherwise as they direct but to the Insured if so directed by the Insured
Policy Excess:	Section 1 – Weekly Benefits section B – 7 days Section 4 – Luggage & Business Property All claims \$100 per claim except; Electronic Equipment \$250 per claim or as otherwise shown in the schedule of benefits attaching hereto
Age Limit:	No Age Limit under the Policy, however there are changes in policy coverage depending on the age of the Covered Person. Refer to Policy Wording for these limitations
Currency:	All amounts shown are expressed in Australian Dollars, unless specified otherwise



Schedule of Benefits (Summary):

Schedule of Benefits	Category 1	Category 2	Category 3
	Staff and others as declared	Under Graduate Students & Post Graduates	External Members of the Community appointed

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	2 x Salary up to \$350,000	\$150,000	\$150,000
	Events 2-19	2 x Salary up to \$350,000	\$150,000	\$150,000
Part B	Bodily Injury			
	Bodily Injury Resulting in Surgery - Benefits	\$20,000	\$20,000	\$20,000
	Weekly Benefits - Bodily Injury	1,500 x 156 weeks	0 x 0 weeks	0 x 0 weeks
	% of Salary - Part B	85%	0%	0%
	<i>Excess Period (Days) - Part B</i>	<i>7 days</i>	<i>0 days</i>	<i>0 days</i>
Part C	Sickness			
	Weekly Benefits - Sickness	0 x 0 weeks	0 x 0 weeks	0 x 0 weeks
	Sickness Resulting in Surgery - Benefits	\$20,000	\$20,000	\$20,000
Part D	Fractured Bones			
	Fractured Bones - Lump Sum Benefits	\$7,500	\$7,500	\$7,500
Part E	Loss of Teeth of Dental Procedures			
	Limit Per Tooth	\$250	\$250	\$250
	Lump Sum Benefits	\$2,000	\$2,000	\$2,000

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 Dependent Child: \$10,000	Per Dependent Child: \$10,000



	Per Family: \$30,000	Per Family: \$30,000	Per Family: \$30,000
Orphaned Benefit	Per Dependent Child: \$10,000	Per Dependent Child: \$10,000	Per Dependent Child: \$10,000
	Per Family: \$30,000	Per Family: \$30,000	Per Family: \$30,000
Domestic Help Expenses for Accompanying Spouse	Per Week: \$500	Per Week: \$500	Per Week: \$500
	Max Weeks: 26	Max Weeks: 26	Max Weeks: 26
Premature Birth / Miscarriage Benefit	\$5,000	\$5,000	\$5,000
Tuition or Advice Expenses	\$4,500	\$4,500	\$4,500
Modification Expenses	\$10,000	\$10,000	\$10,000
Unexpired Membership Benefit	\$3,000	\$3,000	\$3,000
Chauffer Benefit	\$2,500	\$2,500	\$2,500
Executor Emergency Cash Advance	\$25,000	\$25,000	\$25,000
Accommodation and Transport Expenses	\$10,000	\$10,000	\$10,000
Education Fund Benefit	\$5,000	\$5,000	\$5,000
Out of Pocket Expenses	\$5,000	\$5,000	\$5,000
	Per Week: \$500	Per Week: \$500	Per Week: \$500
Student Tutorial Costs	Max Weeks: 26	Max Weeks: 26	Max Weeks: 26
Childcare Benefit	\$5,000	\$5,000	\$5,000
Replacement Staff / Recruitment Costs	\$5,000	\$5,000	\$5,000
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	\$20,000	\$20,000	\$20,000
	Per Person: \$20,000	Per Person: \$20,000	Per Person: \$20,000
Terrorism Injury Benefit	Aggregate: \$200,000	Aggregate: \$200,000	Aggregate: \$200,000

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	\$1,500	\$1,500	\$1,500
	Maximum Sum Insured	\$30,000	\$30,000	\$30,000
	Maximum Days	20 days	20 days	20 days
	Additional Cover:			
	Legal Cost	\$50,000	\$50,000	\$50,000



Section 4				
Medical, Evacuation and Additional Expenses	Sum Insured	Unlimited	Unlimited	Unlimited
	Excess	Nil	Nil	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	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	Per Day: \$50 Maximum: \$1,500
Trauma Counselling Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Accidental HIV Infection Benefit - Medical Reimbursement	\$100,000	\$100,000	\$100,000	\$100,000
Accidental HIV Infection Benefit - Lump Sum	\$30,000	\$30,000	\$30,000	\$30,000

Section 5	
Chubb Assistance & Security Advice	+61 2 8907 5995 www.chubbassistance.com/au

Section 6				
Cancellation and Disruption	Loss of Deposits	Unlimited	Unlimited	Unlimited
	Excess	Nil	Nil	Nil
Cancellation and Curtailment Expenses		Unlimited	Unlimited	Unlimited
	Excess	Nil	Nil	Nil
Sub-Limits:				
Incidental Private Travel and/or Directors and Executives Private Travel	\$20,000	\$20,000	\$20,000	\$20,000
Out of Pocket Expenses (<i>such as phone charges, food etc.</i>)	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500
Additional Cover:				
Frequent Flyer Points	\$10,000	\$10,000	\$10,000	\$10,000
Funeral Expenses	\$50,000	\$50,000	\$50,000	\$50,000
Pet Boarding Expenses	\$2,500	\$2,500	\$2,500	\$2,500
Missed Transport Connection	\$5,000	\$5,000	\$5,000	\$5,000
Overbooked Flight	\$5,000	\$5,000	\$5,000	\$5,000
Corporate Event Extension	Per Person: \$20,000 Aggregate: \$100,000	Per Person: \$20,000 Aggregate: \$100,000	Per Person: \$20,000 Aggregate: \$100,000	Per Person: \$20,000 Aggregate: \$100,000



Section 7	Alternate Employee/Resumption of Assignment Expenses				
	Sum Insured	\$20,000	\$20,000	\$20,000	
Section 8	Baggage and Travel Documents				
	Baggage and Business Property Limit any one item/ pair or set (unless declared separately)	\$15,000 \$6,000 (per item/ Pair or set) Excess: \$100 Included	\$10,000 \$5,000 (per item/ pair or set) Excess: \$100 Included	\$10,000 \$5,000 (per item/pair or set) Excess: \$100 Included	
	Electronic Equipment	Excess: \$250 \$2,000	Excess: \$250 \$2,000	Excess: \$250 \$2,000	
	Money and Travel Documents	Excess: \$100	Excess: \$100	Excess: \$100	
	Deprivation of Baggage	\$3,000	\$3,000	\$3,000	
	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 Extension	\$20,000	\$20,000	\$20,000	
	Lost Earnings	Per Day: \$250 Max: \$10,000	Per Day: \$250 Max: \$10,000	Per Day: \$250 Max: \$10,000	
	Data Recovery Benefit	\$20,000	\$20,000	\$20,000	
	Section 9	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				
	Rental Vehicle Excess	\$5,000	\$5,000	\$5,000	
	Personal Vehicle Excess	\$2,000	\$2,000	\$2,000	



	Vehicle Hire	Per Week: \$500 Maximum: \$2,500	Per Week: \$500 Maximum: \$2,500	Per Week: \$500 Maximum: \$2,500
	Additional Cover:			
	Towing Expenses	\$1,000	\$1,000	\$1,000

Section 11	Extra Territorial Workers' Compensation			
	Weekly Benefits	\$1,500	\$1,500	\$1,500
	Damages, Costs and Expenses	\$1,000,000	\$1,000,000	\$1,000,000
	Aggregate Limit of Liability	\$2,000,000	\$2,000,000	\$2,000,000

Section 12	Political & Natural Disaster Evacuation			
	Evacuation Expenses	\$20,000	\$20,000	\$20,000
	Additional Cover:			
	Specialist Security Services	\$50,000	\$50,000	\$50,000
	Aggregate Limit of Liability	\$250,000	\$250,000	\$250,000

Section 13	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)			
	Any one (1) occurrence - Personal Accident and Sickness (A)	\$5,000,000		
	Non-Scheduled Flights (B):	\$500,000		
	Any one (1) event with respect to War / Civil (C):	\$500,000		
	Any one (1) Period of Insurance with respect to War / Civil War (D):	\$1,000,000		
	Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):	\$1,000,000		

The aggregate limits apply across all categories of Insured Persons of the policy