

Schedule of Benefits (Summary)

Schedule of Benefits		Category 1 Staff and Others as Declared	Category 2 Under Graduate Students & Post Graduates	Category 3 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 Events 2-19	2 x Salary up to \$350,000 2 x Salary up to \$350,000	\$150,000 \$150,000	\$150,000 \$150,000
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 1,500 x 156 85% 7 days	\$20,000 0 x 0 weeks 0% 0 days	\$20,000 0 x 0 weeks 0% 0 days
Part C	Sickness Weekly Benefits - Sickness Sickness Resulting in Surgery - Benefits	0 x 0 \$20,000	0 x 0 weeks \$20,000	0 x 0 weeks \$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 Lump Sum Benefits	\$250 \$2,000	\$250 \$2,000	\$250 \$2,000
	Additional Cover			
	Death by Specified Causes (Specified Sickness) Corporate Image Protection Independent Financial Advice	\$50,000 \$15,000 \$10,000	\$50,000 \$15,000 \$10,000	\$50,000 \$15,000 \$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 Spouse/Partner Accidental Death Benefit	\$15,000 \$25,000	\$15,000 \$25,000	\$15,000 \$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 for Accompanying	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26	Per Week: \$500 Max Weeks: 26
	Spouse 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
	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	\$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
	Terrorism Injury Benefit	Per Person: \$20,000 Aggregate: \$200,000	Per Person: \$20,000 Aggregate: \$200,000	Per Person: \$20,000 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
	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	\$5,000	\$5,000	\$5,000
Accidental HIV Infection Benefit - Medical Reimbursement	\$100,000	\$100,000	\$100,000
Accidental HIV Infection Benefit - Lump Sum	\$30,000	\$30,000	\$30,000

SECTION 5

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SECTION 6

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

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	\$10,000 \$5,000 (per item/ Pair or set) Excess: \$100	\$10,000 \$5,000 (per item/ Pair or set) Excess: \$100
	Electronic Equipment	Included Excess: \$250	Included Excess: \$250	Included Excess: \$250
	Money and Travel Documents	\$2,000 Excess: \$100	\$2,000 Excess: \$100	\$2,000 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 Personal Vehicle Excess Vehicle Hire	\$5,000 \$2,000 Per Week: \$500 Maximum: \$2,500	\$5,000 \$2,000 Per Week: \$500 Maximum: \$2,500	\$5,000 \$2,000 Per Week: \$500 Maximum: \$2,500
	Additional Cover			
	Towing Expenses	\$1,000	\$1,000	\$1,000

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