

# Insurance Cover Summary

## Corporate Travel – Under Graduates

### 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

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<b>Class of Insurance:</b>	Corporate Travel						
<b>Insurer:</b>	Chubb Insurance Australia Limited						
<b>Policy Number:</b>	03PP006831						
<b>Policy Wording:</b>	Chubb Insurance Australia Business Travel Policy Wording and PDS (19PDSBT01)						
<b>Insured:</b>	<p>The Flinders University of South Australia</p> <p>and/or its/their subsidiary and/or related bodies corporate, as defined in the <i>Corporations Act 2001</i> (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.</p>						
<b>Insured ABN / ITC:</b>	<table><tr><td>ABN (if applicable)</td><td>65 542 596 200</td></tr><tr><td>Registered for GST</td><td>Yes</td></tr><tr><td>Input Tax Credit</td><td>100%</td></tr></table>	ABN (if applicable)	65 542 596 200	Registered for GST	Yes	Input Tax Credit	100%
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Registered for GST	Yes						
Input Tax Credit	100%						
<b>Period of Insurance:</b>	<p>From: 4.00 pm ACST on 31/10/2019 To: 4.00 pm ACST on 31/10/2020</p> <p>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.</p> <p>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</p>						
<b>The Business:</b>	<p>Consisting principally but without limiting the generality:</p> <p>Tertiary education and research institution and the various controlled and associated entities and businesses thereto</p>						
<b>Insured Persons:</b>	<p>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</p> <p><b>Category 2 –Students</b> Undergraduate Students, Post Graduate Students and Researchers excluding their accompanying Spouse/Partner and their Dependent Children authorised by the Policyholder to travel for and on behalf of the Policyholder</p>						
<b>Territorial Limits:</b>	Worldwide						
<b>Scope of Cover:</b>	Cover under the Policy applies whilst a Covered Person is on a Journey						
<b>Journey Definition:</b>	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 one hundred and eighty (180) days

**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 & Travel Documents

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 2 Under Graduate Students
<b>Section 1 Part A</b>	<b>Personal Accident and Sickness</b> Event 1 - Accidental Death	\$150,000
	Events 2-19	\$150,000
<b>Part B</b>	<b>Bodily Injury</b> Bodily Injury Resulting in Surgery – Benefits	\$20,000
	Weekly Benefits - Bodily Injury	0 x 0 weeks
	% of Salary - Part B	0%
	<i>Excess Period (Days) - Part B</i>	0 days
<b>Part C</b>	<b>Sickness</b> Weekly Benefits – Sickness	0 x 0 weeks
	Sickness Resulting in Surgery – Benefits	\$20,000
<b>Part D</b>	<b>Fractured Bones</b> Fractured Bones - Lump Sum Benefits	\$7,500
	<b>Part E</b> <b>Loss of Teeth of Dental Procedures</b> Limit Per Tooth	\$250
	Lump Sum Benefits	\$2,000
<b>Additional Cover:</b>		
	Death by Specified Causes (Specified Sickness)	\$50,000
	Corporate Image Protection	\$15,000
	Independent Financial Advice	\$10,000
	Coma Benefit	Per Week: \$500 Max Weeks: 26
	Partner Retraining Benefit	\$15,000
	Spouse / Partner Accidental Death Benefit	\$25,000
	Dependent Child Supplement	Per Dependent Child: \$10,000 Per Family: \$30,000
	Orphaned Benefit	Per Dependent Child: \$10,000 Per Family: \$30,000
	Domestic Help Expenses for Accompanying Spouse	Per Week: \$500 Max Weeks: 26
	Premature Birth / Miscarriage Benefit	\$5,000
	Tuition or Advice Expenses	\$4,500
	Modification Expenses	\$10,000
	Unexpired Membership Benefit	\$3,000
	Chauffer Benefit	\$2,500
	Executor Emergency Cash Advance	\$25,000
	Accommodation and Transport Expenses	\$10,000
	Education Fund Benefit	\$5,000
	Out of Pocket Expenses	\$5,000
	Student Tutorial Costs	Per Week: \$500 Max Weeks: 26
	Childcare Benefit	\$5,000
	Replacement Staff / Recruitment Costs	\$5,000
	Air or Road Rage Benefit	\$5,000
	Carjacking Assault Benefit	\$5,000
	Reconstructive or Cosmetic Surgery Benefit	\$20,000
	Terrorism Injury Benefit	Per Person: \$20,000 Aggregate: \$200,000



<b>Section 2</b>	<b>Kidnap and Ransom / Extortion Cover</b>		
	Sum Insured	\$1,000,000	
<b>Additional Cover:</b>			
	Public Relations Benefit	\$15,000	
<b>Section 3</b>	<b>Hijack and Detention</b>		
	Daily Benefit	\$1,500	
	Maximum Sum Insured	\$30,000	
	Maximum Days	20 days	
<b>Additional Cover:</b>			
	Legal Cost	\$50,000	
<b>Section 4</b>	<b>Medical, Evacuation and Additional Expenses</b>		
	Sum Insured	Unlimited	
	Excess	Nil	
	<b>Additional Cover:</b>		
	Continuous Worldwide Bed Confinement	Per Day: \$200 Max Days: 30	
	Non-Medical Incidental Expenses	Per Day: \$50 Maximum: \$1,500	
	Trauma Counselling Benefit	\$5,000	
	Accidental HIV Infection Benefit - Medical Reimbursement	\$100,000	
Accidental HIV Infection Benefit - Lump Sum	\$30,000		
<b>Section 5</b>	<b>Chubb Assistance &amp; Security Advice</b>		
<b>Section 6</b>	<b>Cancellation and Disruption</b>		
	Loss of Deposits	Unlimited	
	Excess	Nil	
	Cancellation and Curtailment Expenses	Unlimited	
	Excess	Nil	
	<b>Sub-Limits:</b>		
	Incidental Private Travel and/or Directors and Executives Private Travel	\$20,000	
	Out of Pocket Expenses ( <i>such as phone charges, food etc.</i> )	Per Day: \$150 Maximum: \$1,500	
	<b>Additional Cover:</b>		
	Frequent Flyer Points	\$10,000	
Funeral Expenses	\$50,000		
Pet Boarding Expenses	\$2,500		
Missed Transport Connection	\$5,000		
Overbooked Flight	\$5,000		
Corporate Event Extension	Per Person: \$20,000 Aggregate: \$100,000		



<b>Section 7</b>	<b>Alternate Employee/Resumption of Assignment Expenses</b> Sum Insured	\$20,000
<b>Section 8</b>	<b>Baggage and Travel Documents</b>  Baggage and Business Property Limit any one item/ pair or set (unless declared separately)  Electronic Equipment  Money and Travel Documents  Deprivation of Baggage  <b>Additional Cover:</b> Repatriation of Belongings Home Burglary Excess Benefit Keys and Locks Identity Theft Exclusion Lost Earnings Data Recovery Benefit	\$10,000 \$5,000 (per item/ pair or set) Excess: \$100 Included Excess: \$250 \$2,000 Excess: \$100 \$3,000  \$1,000 \$2,000 \$2,000 \$20,000 Per Day: \$250 Max: \$10,000 \$20,000
<b>Section 9</b>	<b>Personal Liability</b> Sum Insured  <b>Additional Cover:</b> Court Attendance Benefit	\$10,000,000  Per Day: \$100 Maximum: \$1,000
<b>Section 10</b>	<b>Rental and Personal Vehicle Excess</b> Rental Vehicle Excess Personal Vehicle Excess Vehicle Hire  <b>Additional Cover:</b> Towing Expenses	\$5,000 \$2,000 Per Week: \$500 Maximum: \$2,500  \$1,000
<b>Section 11</b>	<b>Extra Territorial Workers' Compensation</b> Weekly Benefits Damages, Costs and Expenses Aggregate Limit of Liability	\$1,500 \$1,000,000 \$2,000,000
<b>Section 12</b>	<b>Political &amp; Natural Disaster Evacuation</b> Evacuation Expenses  <b>Additional Cover:</b> Specialist Security Services Aggregate Limit of Liability	\$20,000  \$50,000 \$250,000



<b>Section 13</b>	<b>Search &amp; Rescue Expenses</b>	
	Sum Insured	\$20,000
	Aggregate Limit of Liability	\$100,000

<b>Aggregate Limit of Liability (applicable to Sections 1 and 2 only)</b>	
Any one (1) occurrence - Personal Accident and Sickness (A)	
Non-Scheduled Flights (B):	
Any one (1) event with respect to War / Civil (C):	
Any one (1) Period of Insurance with respect to War / Civil War (D):	
Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):	

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