## Travel Insurance Schedule of Benefits (Summary)

| Schedule of Benefits | | Category 1<br>Staff and Others<br>as Declared | Category 2<br>Undergraduate Students<br>& Postgraduates | Category 3<br>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**<br>Event 1 - Accidental Death<br>Events 2-19 | <br>2 x Salary up to $750,000<br>2 x Salary up to $750,000 | <br>$250,000<br>$250,000 | <br>$250,000<br>$250,000 |
| **Part B** | **Bodily Injury**<br>Bodily Injury Resulting in Surgery - Benefits<br>Weekly Benefits - Bodily Injury<br>% of Salary - Part B<br>*Excess Period (Days) - Part B* | <br>$20,000<br>2,000 x 156<br>85%<br>*7 days* | <br>$20,000<br>500 x 156 weeks<br>85%<br>*7 days* | <br>$20,000<br>500 x 156 weeks<br>85%<br>*7 days* |
| **Part C** | **Sickness**<br>Weekly Benefits - Sickness<br>Sickness Resulting in Surgery - Benefits | <br>0 x 0<br>$20,000 | <br>0 x 0<br>$20,000 | <br>0 x 0<br>$20,000 |
| **Part D** | **Fractured Bones**<br>Fractured Bones - Lump Sum Benefits | <br>$10,000 | <br>$10,000 | <br>$10,000 |
| **Part E** | **Loss of Teeth of Dental Procedures**<br>Limit Per Tooth<br>Lump Sum Benefits | <br>$250<br>$2,000 | <br>$250<br>$2,000 | <br>$250<br>$2,000 |

| Schedule of Benefits | Category 1<br>Staff and Others<br>as Declared | Category 2<br>Undergraduate Students<br>& Postgraduates | Category 3<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| **Additional Cover** | | | |
| Death by Specified Causes (Specified Sickness)<br>Corporate Image Protection<br>Independent Financial Advice | $50,000<br>$15,000<br>$10,000 | $50,000<br>$15,000<br>$10,000 | $50,000<br>$15,000<br>$10,000 |
| Coma Benefit | Per Week: $500<br>Max Weeks: 26 | Per Week: $500<br>Max Weeks: 26 | Per Week: $500<br>Max Weeks: 26 |
| Partner Retraining Benefit<br>Spouse/Partner Accidental Death Benefit | $15,000<br>$25,000 | $15,000<br>$25,000 | $15,000<br>$25,000 |
| Dependent Child Supplement | Per Dependent Child: $10,000<br>Per Family: $30,000 | Per Dependent Child: $10,000<br>Per Family: $30,000 | Per Dependent Child: $10,000<br>Per Family: $30,000 |
| Orphaned Benefit | Per Dependent Child: $10,000<br>Per Family: $30,000 | Per Dependent Child: $10,000<br>Per Family: $30,000 | Per Dependent Child: $10,000<br>Per Family: $30,000 |
| Domestic Help Expenses | Per Week: $500<br>Max Weeks: 26 | Per Week: $500<br>Max Weeks: 26 | Per Week: $500<br>Max Weeks: 26 |

| Schedule of Benefits | **Category 1**<br>Staff and Others<br>as Declared | **Category 2**<br>Undergraduate Students<br>& Postgraduates | **Category 3**<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| 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 |
| Chauffer 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<br>Max Number Per Family:<br>$25,000 | Max Per Child: $5,000<br>Max Number Per Family:<br>$25,000 | Max Per Child: $5,000<br>Max Number Per Family:<br>$25,000 |
| Tuition or Advice Expenses | Max Per Month: $750<br>Max Months: 6 | Max Per Month: $750<br>Max Months: 6 | Max Per Month: $750<br>Max Months: 6 |
| Student Tutorial Costs | Per Week: $500<br>Max Weeks: 26 | Per Week: $500<br>Max Weeks: 26 | Per Week: $500<br>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<br>Aggregate: $200,000 | Per Person: $20,000<br>Aggregate: $200,000 | Per Person: $20,000<br>Aggregate: $200,000 |

| Schedule of Benefits | Category 1<br>Staff and Others<br>as Declared | Category 2<br>Undergraduate Students<br>& Postgraduates | Category 3<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| **SECTION 2** | | | |
| **Kidnap and Ransom/Extortion Cover**<br>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**<br>Daily Benefit<br>Maximum Sum Insured<br>Maximum Days | <br>$1,500<br>$30,000<br>20 days | <br>$1,500<br>$30,000<br>20 days | <br>$1,500<br>$30,000<br>20 days |
| **Additional Cover** | | | |
| Legal Cost | $50,000 | $50,000 | $50,000 |
| **SECTION 4** | | | |
| **Medical, Evacuation and Additional Expenses**<br>Sum Insured<br>(i) Dentures Expenses<br>(ii) Ongoing Medical Expenses Outside of Australia<br>(iii) Reasonable Funeral Expenses | <br>Unlimited<br>$2,500<br>*$50,000*<br>*$50,000* | <br>Unlimited<br>$2,500<br>*$50,000*<br>*$50,000* | <br>Unlimited<br>$2,500<br>*$50,000*<br>*$50,000* |

| Schedule of Benefits | **Category 1**<br>Staff and Others<br>as Declared | **Category 2**<br>Undergraduate Students<br>& Postgraduates | **Category 3**<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| *Excess* | *Nil* | *Nil* | *Nil* |
| Cancellation & Curtailment Expenses<br>Sum Insured<br>Excess | <br>Unlimited<br>Nil | <br>Unlimited<br>Nil | <br>Unlimited<br>Nil |
| **Additional Cover** | | | |
| Continuous Worldwide Bed Confinement | Per Day: $200<br>Max Days: 30 | Per Day: $200<br>Max Days: 30 | Per Day: $200<br>Max Days: 30 |
| Non-Medical Incidental Expenses | Per Day: $50<br>Maximum: $1,500 | Per Day: $50<br>Maximum: $1,500 | Per Day: $50<br>Maximum: $1,500 |
| Trauma Counselling Benefit<br>Accidental HIV Infection Benefit - Lump Sum | $5,000<br>$100,000 | $5,000<br>$100,000 | $5,000<br>$100,000 |
| Non-Medical Incidental Expenses | Max Amount Per Day: $50<br>Max Amount Per Hospitalisation: $1,500 | Max Amount Per Day: $50<br>Max Amount Per Hospitalisation: $1,500 | Max Amount Per Day: $50<br>Max Amount Per Hospitalisation: $1,500 |
| Uninsured Persons Evacuation | Max Amount Per Uninsured Person: $25,000<br>Max Amount Per Event: $100,000 | Max Amount Per Uninsured Person: $25,000<br>Max Amount Per Event: $100,000 | Max Amount Per Uninsured Person: $25,000<br>Max Amount Per Event: $100,000 |
| **SECTION 5** | | | |
| Chubb Assistance & Security Advice | +61 2 8907 5995<br>www.chubbassistance.com/au | | |

| Schedule of Benefits | **Category 1**<br>Staff and Others as Declared | **Category 2**<br>Undergraduate Students & Postgraduates | **Category 3**<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| **SECTION 6** | | | |
| **Cancellation and Disruption**<br>Loss of Deposits<br>*Excess* | Unlimited<br>*Nil* | Unlimited<br>*Nil* | Unlimited<br>*Nil* |
| **Financial Insolvency**<br>Sum Insured<br>Excess | $10,000<br>Nil | $10,000<br>Nil | $10,000<br>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 | $10,000 | $10,000 | $10,000 |
| Pet Boarding Expenses | $2,500 | $2,500 | $2,500 |
| Lounge Access | $2,500 | $2,500 | $2,500 |
| Corporate Event Extension | Per Person: $10,000<br>Aggregate: $100,000 | Per Person: $10,000<br>Aggregate: $100,000 | Per Person: $10,000<br>Aggregate: $100,000 |
| Damage to Residence | Max Amount Per Day: $250<br>Max Amount: $7,500 | Max Amount Per Day: $250<br>Max Amount: $7,500 | Max Amount Per Day: $250<br>Max Amount: $7,500 |
| **SECTION 7** | | | |
| **Baggage and Travel Documents** | | | |

| Schedule of Benefits | **Category 1**<br>Staff and Others<br>as Declared | **Category 2**<br>Undergraduate Students<br>& Postgraduates | **Category 3**<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| Baggage and Business Property<br>Limit any one item/pair or set (unless declared separately) | $20,000<br>$5,000 (per item/ Pair or set)<br>Excess: $100 | $20,000<br>$5,000 (per item/ Pair or set)<br>Excess: $100 | $20,000<br>$5,000 (per item/ Pair or set)<br>Excess: $100 |
| Electronic Equipment | $15,000<br>Excess: $250 | $15,000<br>Excess: $250 | $15,000<br>Excess: $250 |
| Money and Travel Documents | $5,000<br>Excess: $100 | $5,000<br>Excess: $100 | $5,000<br>Excess: $100 |
| Fraudulent Use of Money/Travel Documents | $5,000 | $5,000 | $5000 |
| 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** | | | |

| Schedule of Benefits | Category 1<br>Staff and Others as Declared | Category 2<br>Undergraduate Students & Postgraduates | Category 3<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| **Personal Liability**<br>Sum Insured | $10,000,000 | $10,000,000 | $10,000,000 |
| **Additional Cover** | | | |
| Court Attendance Benefit | Per Day: $100<br>Maximum: $1,000 | Per Day: $100<br>Maximum: $1,000 | Per Day: $100<br>Maximum: $1,000 |
| **SECTION 10** | | | |
| **Rental and Personal Vehicle Excess Waiver**<br>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<br>Max Amount Any One Event: $2,500 | Per Week: $500<br>Max Amount Any One Event: $2,500 | Per Week: $500<br>Max Amount Any One Event: $2,500 |
| **SECTION 11** | | | |
| **Extra Territorial Workers' Compensation**<br>Weekly Benefits | $1,500 | $1,500 | $1,500 |

| Schedule of Benefits | **Category 1**<br>Staff and Others as Declared | **Category 2**<br>Undergraduate Students & Postgraduates | **Category 3**<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| Damages, Costs and Expenses<br>Aggregate Limit of Liability | $1,000,000<br>$2,000,000 | $1,000,000<br>$2,000,000 | $1,000,000<br>$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<br>Aggregate Limit of Liability | $50,000<br>$250,000 | $50,000<br>$250,000 | $50,000<br>$250,000 |
| **SECTION 14** | | | |
| **Political & Natural Disaster Evacuation**<br>Per Covered Person | $20,000 | $20,000 | $20,000 |
| **Additional Cover** | | | |
| Incidental Expenses | Per Day: $1,000<br>Max Amount Per Event: $1,000,000 | Per Day: $1,000<br>Max Amount Per Event: $1,000,000 | Per Day: $1,000<br>Max Amount Per Event: $1,000,000 |
| Specialist Security Services | $50,000 | $50,000 | $50,000 |

| Schedule of Benefits | Category 1<br>Staff and Others<br>as Declared | Category 2<br>Undergraduate Students<br>& Postgraduates | Category 3<br>Honorary position holders, contract lecturers, visiting students, lecturers, general contractors and invited guests of the Policyholder |
|---|---|---|---|
| **SECTION 15** | | | |
| **Search & Rescue Expenses**<br>Sum Insured<br>Aggregate Limit of Liability | <br>$20,000<br>$100,000 | <br>$20,000<br>$100,000 | <br>$20,000<br>$100,000 |
| **Aggregate Limit of Liability (applicable to Sections 1 and 2 only)**<br>*The aggregate limits apply across all categories of Insured Persons of the policy.* | | | |
| Any one (1) occurrence - Personal Accident and Sickness<br>Non-Scheduled Flights<br>Any one (1) event with respect to War/Civil<br>Any one (1) Period of Insurance with respect to War/Civil War<br>Any one (1) occurrence - Kidnap and Ransom/Extortion Cover<br>Any one (1) occurrence – Search & Rescue Expenses | $10,000,000<br>$500,000<br>$500,000<br>$1,000,000<br>$1,000,000<br>$100,000 | | |

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