

Annual Travel – Schedule of Benefits

Policyholder	St Leonard’s College on behalf of nominated persons travelling.
Covered Persons	<p>1. All Directors, Employees, Marketing Consultants, Board Members, and Voluntary Workers of the Policyholder including their Accompanying Spouses, Partners and Dependent Children</p> <p>2. All Students of the Policyholder as declared, travelling on declared school excursions and exchange trips</p>
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.</p> <p>The maximum duration of any one (1) trip is one hundred & eighty (180) days.</p>

Standard Default Limits

Section 1 - Personal Accident & Sickness

	Part A - Personal Accident	
Category 1	Lump Sum Benefits Events 1-19	7 x Covered Person’s Salary to a maximum of \$ 1,000,000
Category 1	Spouse who is not receiving a Salary Events 1-19	\$ 250,000
	Student and Dependent Children under 18 years of age:	
Category 2	Accidental Death Benefit - Event 1:	\$ 25,000
Category 2	Events 2-19:	\$ 250,000
	Part B - Bodily Injury Benefits	
Category 1 and 2	Bodily Injury Resulting In Surgery – Benefits Events 20-24 Note: Only applicable if surgery is undertaken outside Australia	\$ 20,000
Category 1 Only	Weekly Benefits – Bodily Injury Events 25-26 Not Exceeding 85% of Covered Person’s Salary Excess Period	\$ 2,000 x 156 weeks 14 Days
	Part C – Sickness Benefits	
Category 1 Only	Sickness Resulting in Surgery – Benefits Event 27-30 Note: Only applicable if surgery is undertaken outside Australia	\$ 20,000

Category 1 and 2	Weekly Benefits – Sickness Events 31-32	\$	Nil
Category 1 and 2	Part D - Fractured Bones - Lump Sum Benefits Events 33-41	\$	3,000
Category 1 and 2	Part E – Loss of Teeth or Dental Procedures Lump Sum Benefits	\$	1,000
Category 1 and 2	Limit per tooth	\$	250
Standard Default Limits (cont.)	Section 1 - Personal Accident & Sickness		
Category 1 and 2	<i>Section 1 – Extensions</i>		
	Air or Road Rage Benefit	\$	5,000
	Carjacking Assault Benefit	\$	5,000
	Chauffeur Services	\$	2,500
	Childcare Benefit	\$	5,000
	Coma Benefit – Weekly amount	\$	500
	Coma Benefit – maximum weeks		26
	Corporate Image Protection	\$	15,000
	Death by Specified Sickness	\$	50,000
	<u>Dependent Child Supplement:</u>		
	Lump sum per Dependent Child:	\$	10,000
	Maximum benefit amount with respect to any one family	\$	25,000
	Domestic Help Expenses – per week	\$	500
	Domestic Help Expenses – maximum weeks		26
	Education Fund Benefit	\$	5,000
	Education Fund Benefit – Maximum per family	\$	25,000
	Executor Emergency Cash Advance	\$	7,500
	Independent Financial Advice	\$	7,500
	Modification Expenses	\$	10,000
	Orphan Benefit – per child	\$	10,000
	Orphan Benefit – maximum per family	\$	30,000
	Out of Pocket Expenses	\$	5,000
	Premature Birth/Miscarriage Benefit	\$	5,000
	Reconstructive or Cosmetic Surgery Benefit	\$	20,000
	Replacement Staff Recruitment Expenses	\$	5,000
	Spouse/Partner Accidental Death Benefit	\$	25,000
	Spouse/Partner Retraining Benefit	\$	15,000
	Student Tutorial Expenses – per week	\$	500
	Student Tutorial Expenses – maximum weeks		26
	Terrorism Injury Benefit	\$	20,000
	Terrorism Injury – Aggregate maximum	\$	200,000
	Tuition or Advice Expenses	\$	4,500
	Unexpired Membership Benefit	\$	3,000
Category 1 and 2	Section 2 - Kidnap & Ransom / Extortion		
	(Cover under this Section is only available if Section 1, Part A – Lump Sum Benefits is also selected and shown in the Schedule.)	\$	1,000,000
	<i>Section 2 – Extensions</i>		
	Public Relations Benefit	\$	15,000
Category 1 and 2	Section 3 - Hijack & Detention		

	Sum Insured	\$	6,000
	Daily Benefit	\$	200
	Maximum Days		30 Days
	Legal Costs	\$	20,000
Category 1 and 2	Section 4 - Medical & Additional Expenses		
	Medical & Additional Expenses (excluding Australia)		Unlimited
	Excess		Nil
	Medical, Evacuation & Additional Expenses sub-limits:		
	- Reasonable Funeral Expenses:	\$	50,000
	- Ongoing Medical Expenses	\$	50,000
	- Dentures	\$	2,500
	Section 4 – Extensions		
	Continuous Worldwide Bed Confinement		
	- Maximum Daily Benefit	\$	200
	- Maximum Number of Consecutive Days		30 Days
	HIV/AIDS – Medical Reimbursement	\$	100,000
	HIV/AIDS – Lump Sum Benefit	\$	20,000
	Non-Medical Incidental Expenses – Daily Benefit	\$	50
	Non-Medical Incidental Expenses – Maximum per hospitalisation	\$	1,500
	Uninsured Persons Evacuation – Per person	\$	25,000
	Uninsured Persons Evacuation – Per event	\$	100,000
Category 1 and 2	Section 5 – Emergency Assistance		
	Chubb Assistance – Travel, Security and Medical Assistance		Included +61 2 8907 5995 chubbassistance.com/au
	WorldAware – Travel Security Advice and Assistance		Included
Category 1 and 2	Section 6: Cancellation and Disruption		
	Loss of Deposits	\$	Unlimited
	Loss of Deposits - Incidental Private Travel and/or Directors and Executives Private Travel	\$	20,000
	- Excess	\$	Nil
	Cancellation & Curtailment Expenses	\$	Unlimited
	- Excess	\$	Nil
	Out of Pocket Expenses (such as phone charges, food, etc.)	\$	150
	- Per Day	\$	1,500
	- Maximum		
	Section 6 – Extensions		
	Corporate Events – per person	\$	10,000
	Corporate Events – per event	\$	100,000
	Frequent Flyer Points	\$	10,000
	Pet Boarding Expenses	\$	2,500
	Section 6 – Exclusions		
	Financial Insolvency		Excluded
	Loss of Deposits and Cancellation and Curtailment related to or connected with COVID-19 regardless of travel type		Excluded

Category 1 and 2	Section 7: Baggage, Electronic Equipment & Money	
	Baggage and Business Property	\$ 20,000
	- Excess	Nil
	- Limit Any One Item	\$ 2,500
	Deprivation of Baggage	\$ 5,000
	Electronic Equipment	\$ 10,000
	- Excess	\$ 250
	Money / Travel Documents	\$ 5,000
	- Excess	Nil
	Section 8 – Extensions	
	Data Recovery Benefit	\$ 20,000
	Home Burglary Excess	\$ 2,000
	Keys & Locks	\$ 2,000
Repatriation of belongings	\$ 1,000	
Category 1 and 2	Section 8: Alternative Employee/ Resumption of Assignment Expenses	
	Sum Insured	\$ 20,000
Category 1 and 2	Section 9 – Personal Liability	
	Sum Insured	\$ 10,000,000
Section 9 – Extensions		
	Court Attendance Per Day	\$ 200
	Maximum Amount	\$ 2,000
Category 1 and 2	Section 10 – Rental Vehicle Excess Waiver	
	Rental Vehicle Excess Waiver	\$ 5,000
	Personal Vehicle Excess Waiver:	
	Excess and/or No Claim Allowance Reimbursement	\$ 2,000
	Personal Vehicle	
	– Weekly Hire Benefit	\$ 2,000
	- Maximum	\$ 2,500
Section 10 – Extensions		
	Towing Expenses	\$ 1,000
	Administrative Expenses	\$ 1,000
Category 1 and 2	Section 11 - Extra Territorial Workers' Compensation	
	Limit (A) - weekly compensation for each Covered Person	\$ 1,000
	Limit (B) - total limit of liability in respect of all compensation, damages, costs and expenses	\$ 1,000,000
	Limit (C) - is the aggregate limit of liability for all compensation, damages, costs and expenses	\$ 1,000,000
Category 1 and 2	Section 12 – Missed Transport Connection	
	Sum Insured	\$ 10,000
Category 1 and 2	Section 13 – Overbooked Flight	
	Sum Insured	\$ 2,500
Category 1 and 2	Section 14 - Political & Natural Disaster Evacuation	
	Evacuation Expenses Per Person Limit	\$ 20,000
	Accommodation expenses – daily limit (Maximum 30 days)	\$ 250
	Annual Aggregate	\$ 250,000
Section 12 – Extensions		
	Specialist Security Services	\$ 20,000

	Incidental Expenses	\$	1,000
Category 1 and 2	Section 15 - Search & Rescue Expenses		
	Sum Insured Covered Person	\$	20,000
	Aggregate Limit of Liability	\$	100,000
Category 1 and 2	Section 16 – General Extensions		
	Accommodation and Transport Expenses	\$	10,000
	Identity Theft	\$	20,000
	- Lost Earnings – Per day	\$	250
	- Lost Earnings - Maximum	\$	10,000
	Mental Illness	\$	5,000
	Trauma Counselling	\$	5,000
Category 1 and 2	General Provisions Applicable to All Sections of the Policy		
	Aggregate Limit of Liability applicable to Section 1		
	(A) Any one period of insurance (All Categories)	\$	5,000,000
	(B) Non-Scheduled Aircraft (All categories)	\$	500,000
	War and Civil War Coverage		
	In respect of all claims arising out of War and/or Civil War in any and all of Afghanistan, Chechnya, Iraq, and Somalia, the limit of liability shall be:		
	In respect of any one event (All categories)	\$	500,000
	In the aggregate during the Period of Insurance (All categories):	\$	1,000,000
	Kidnap and Ransom / Extortion Cover		
	Any one occurrence	\$	1,000,000
Policy Age Limits	a) In respect to each Covered Person aged seventy-five (75) years old or over and under eighty-five (85) years old at the time the entitlement to claim arose:		
	i. no benefit is payable under Section 1 Events 25, 26, 31 or 32; and		
	ii. no benefit is payable under Section 1 Extension 1.14: Death by Specified Sickness.		
	This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of seventy-five (75) years.		
	b) In respect to each Covered Person aged eighty-five (85) years old or over and under ninety (90) years old at the time the entitlement to claim arose:		
	i. cover under Section 1: Personal Accident & Sickness, Part A: Event 1 (Accidental Death) and Events 3-19, are limited to a maximum of \$250,000; and		
	ii. no benefit is payable under Section 1 Events 25, 26, 31 or 32; and		
	iii. no benefit is payable under Section 1 Extension 1.14: Death by Specified Sickness.		
	This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of eighty-five (85) years.		
	c) In respect to each Covered Person aged ninety (90) years old or over at the time the entitlement to claim arose:		
	i. cover under Section 1: Personal Accident & Sickness, Part A: Event 1 (Accidental Death) and Events 3-19, are limited to a maximum of \$25,000; and		

- ii. no benefit is payable under Section 1 Event 2 (Permanent Total Disablement)
- iii. no benefit is payable under Section 1 Events 25, 26, 31 or 32; and
- iv. no benefit is payable under Section 1 Extension 1.14: Death by Specified Sickness.

This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of ninety (90) years.

COVID Exclusions

- Any loss, damage, liability, event, bodily injury or sickness directly or indirectly arising from, related or in any way connected with COVID-19 whilst undertaking private leisure travel

Insurers

This product is issued on a co-insurance basis. Chubb Insurance Australia Limited provides cover for 55% of the liability under the product, AIG Australia Limited provides cover for 30% share of liability and Zurich Australian Insurance Limited provides cover for the remaining 15% share of liability.

Chubb is responsible for the administration, including underwriting assessment and handling of insurance claims, for this product.