

Chubb PeopleSure Corporate Travel Insurance

Product Disclosure Statement (PDS)
and Policy Wording

CHUBB®

Accident & Health

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PeopleSure Corporate Travel Insurance Product Disclosure Statement (PDS)

About Our Corporate Travel Insurance

Insurer

The **policy** is underwritten and issued by Chubb Insurance Australia Limited ABN: 23 001 642 020 AFSL: 239687 (Chubb also referred to as **us**, **we** or **our**).

Please read the Product Disclosure Statement (PDS) and the **policy** carefully and do not hesitate to contact **us** should **you** wish to comment on any aspect of **our** service to **you**.

What is the Product Disclosure Statement?

The **policy** is underwritten and issued by Chubb. The PDS provides general information only, and should be read in conjunction with the attached **policy** wording and any endorsements attaching to it. The PDS and **policy** contain important information that **you** should read carefully before deciding to take out any insurance cover.

Paragraph Headings

The paragraph headings used throughout this PDS, the **policy** wording, and the **policy schedule** are intended for reference purposes only and do not inform **policy** interpretation.

Policy Terms and Conditions

The information contained in the PDS is general information only and does not form part of **your** contract with **us**. The **policy** is **our** legal contract with **you** and contains the terms, conditions and exclusions relating to the insurance cover to be provided by **us**.

The PDS and the **policy**, which includes the **policy schedule**, are important documents, so please check them carefully for the coverage they provide and retain them safely for future reference. Certain types of cover under this insurance require **you** or an **insured person** to provide documentary evidence to **us** where a claim is made (e.g. medical certificates, proof of earnings). **You** should also keep those documents in a safe place in case **we** need them to settle a claim.

Should **you** require any further information about this or any other product, please contact **your** authorised financial services provider.

Updating Our PDS

We may need to update the information contained in **our** PDS from time to time (where allowed or required by law). **We** will issue **you** with a new PDS or a Supplementary PDS when this happens.

Group Insurance Policies

If **you** are a corporation or any type of group, association or organisation obtaining this **policy** for the benefit of **your** members or **employees**, you must ensure that a copy of this PDS and the **policy** is provided to each member or **employee** in **your** organisation.

If new members or **employees** join **your** organisation **you** must ensure they are provided with this PDS and the **policy** when they join.

Significant Risks and Benefits of the Corporate Travel Insurance Policy

This document has been prepared to assist **you** in understanding the Corporate Travel Insurance provided by this **policy** and to help **you** make an informed choice about it. **You** must decide what cover **you** need, so please read this PDS, the **policy** which includes the **policy schedule**, the Table of Events and the Benefit Amounts, and any other documents that **we** tell **you** form part of **your policy**, carefully. You should be aware of what the policy covers, the limits on cover and the exclusions from cover. There are also conditions of cover with which **you** must comply; if **you** do not, **we** may not have to pay any claim **you** make.

We may be prohibited by law from providing cover where:

- trade or economic sanctions or other laws or regulations apply to **us**, **our** parent company or its ultimate controlling entity; or
- an **insured person** is eligible for benefits under Medicare or private health insurance laws or regulations in Australia including the Health Insurance Act 1973 (Cth) National Health Act 1953 (Cth), Private Health Insurance Act 2007 (Cth) and Private Health Insurance (Health Insurance Business) Rules 2010 or any successor legislation. Accordingly, **you** and all **insured persons** should check their eligibility for cover under this Corporate Travel Insurance **policy**. They may need to submit claims to Medicare and arrange private health insurance.

Some of the significant benefits of the Corporate Travel Insurance **policy** include:

- cover is available for persons up to eighty-five (85) years of age;
- Personal Accident and Sickness benefits including: -
 - Accidental Death and Disablement -
 - Weekly Injury Benefit -
 - Weekly Sickness Benefit -
 - Fractured Bones -
 - Injury Resulting in Surgery undertaken outside Australia -
 - Sickness Resulting in Surgery undertaken outside Australia
- a range of Lifestyle Protection Benefits and Corporate Protection Benefits as stated in the **policy**.

Journey Cover

The cover provided by this **policy** will only apply during the **period of insurance** stated in the **policy schedule**, as limited by the Journey Description stated in the **policy schedule**.

Policy Excesses

If **you** or an **insured person** makes a claim under the **policy** **you** may be required to pay an **excess**. This is the amount **you** must first contribute towards each claim.

For example, if an **insured person** has cover provided under Section 1, Part G - Injury Resulting in Loss or Damage to Teeth of the **policy** and makes a claim for loss of **teeth** in the amount of one thousand dollars (\$1,000) and an **excess** of fifty dollars (\$50) applies, then the **insured person** will be asked to pay fifty dollars (\$50) towards their loss and **we** will pay nine hundred and fifty dollars (\$950).

Premium

All cover is subject to payment of **premium**. In calculating the **premium** for the **policy** we take into account a range of factors including but not limited to:

- the amount and nature of travel to be undertaken;
- occupation and previous insurance history; and
- the limits, **excesses** and/or annual aggregates chosen.

The **premium** varies depending on the information **you** give **us** in relation to the risks to be covered by **us**. **We** decide the amount of **premium** on the basis of **our** experience and the factors that increase **our** risk.

The **premium** also includes amounts that take into account **our** obligation to pay any relevant compulsory government charges, taxes or levies (e.g. stamp duty) in relation to **your policy**. These amounts will be set out separately in the **policy schedule** as part of the total **premium** payable.

If a claim is made on the **policy** and the **premium** is outstanding, **we** may deduct any outstanding **premium** from the claim payment. This will not remove or absolve **you** from the obligation to pay **us** any remaining or outstanding **premium** due.

Non-Payment of Premium

You must pay **your premium** or any additional **premium we** request from **you** on time otherwise **your policy** may not operate. **We** have the right to cancel **your policy** for non payment of **premium**.

If a claim is made on the **policy** while any **premium** is outstanding, **we** reserve the right to treat the **policy** as never having been in force or agree in our absolute discretion to accept the claim subject to payment of the **premium**, or deduction of any claim payment from the **premium** due, or we may deduct any outstanding **premium** from the claim payment.

A Claim May be Refused

We may refuse to pay or reduce the amount **we** pay under a claim if **you** do not comply with the policy conditions, if you do not comply with **your** Duty of Disclosure, or if **you** or the **insured person** makes a fraudulent claim.

Cancelling Your Policy Before it Expires

The **policyholder** may cancel this **policy** at any time by notifying **us** in writing. The cancellation will take effect from 4:00pm on the day **we** receive the **policyholder's** written notice of cancellation or such time as may be otherwise agreed. **We** may cancel the **policy** or any Section thereof, for any of the reasons set out in Section 60 of the *Insurance Contracts Act 1984* (Cth) and in accordance with Section 59 of the *Insurance Contracts Act 1984* (Cth).

If the **policy** is cancelled by either the **policyholder** or **us**, **we** will refund the **premium** for the **policy** less a pro-rata proportion of the **premium** to cover the period for which insurance applied. However **we** will not refund any **premium** if **we** have paid a claim or benefit to **you** or an **insured person** under the **policy**.

Cover in respect to an **insured person** will end on the earlier of:

1. the date the **insured person** no longer meets the criteria for an **insured person** set out in the **policy schedule**;
2. the end of the **period of insurance**;
or
3. when this **policy** is cancelled by **you** at **your** request or by **us** pursuant to the *Insurance Contracts Act 1984* (Cth).

Cover in respect to an **insured person's spouse or partner** and/or **dependent child(ren)** will end on the earlier of:

1. the date insurance cover in respect of the **insured person** is terminated in accordance with the above; or
2. the date such **spouse or partner** and/or **dependent child(ren)** ceases to be a **spouse or partner** and/or **dependent child(ren)** of the **insured person**.

Confirmation of Transactions

If **you** wish to confirm that **your** insurance is in place, and obtain a Certificate of Currency **we** provide a telephone confirmation service.

To use this service, call us on:

Adelaide +61 8 8418 3000
Brisbane +61 7 3221 1699
Melbourne +61 3 9242 5111
Perth +61 8 9325 2399
Sydney +61 2 9335 3200

and **we** will send **you** written confirmation.

If **you** do not wish to use **our** telephone confirmation service but require confirmation of cover, **you** can request this by writing directly to Chubb at the addresses appearing in the 'About the Insurer' section at the end of the PDS.

Duty of Disclosure

Your Duty of Disclosure

Before **You** enter into this contract of insurance, **You** have a duty of disclosure under the Insurance Contracts Act 1984.

The duty applies until **We** first agree to insure **You**, and where relevant, until **We** agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

Answering our questions

In all cases, if **We** ask **You** questions that are relevant to **Our** decision to insure **You** and on what terms, **You** must tell **Us** anything that **You** know and that a reasonable person in the circumstances would include in answering the questions.

It is important that **You** understand **You** are answering **Our** questions in this way for **Yourself** and anyone else that **You** want to be covered by the contract.

Variations, extensions and reinstatements

For variations, extensions and reinstatements, **You** have a broader duty to tell **Us** anything that **You** know, or could reasonably be expected to know, may affect **Our** decision to insure **You** and on what terms.

Renewal

Where **We** offer renewal, **We** may, in addition to or instead of asking specific questions, give **You** a copy of anything **You** have previously told **Us** and ask **You** to tell **Us** if it has changed. If **We** do this, **You** must tell **Us** about any change or tell **Us** that there is no change.

If **You** do not tell **Us** about a change to something **You** have previously told **Us**, **You** will be taken to have told **Us** that there is no change.

What You do not need to tell Us

You do not need to tell **Us** anything that:

- reduces the risk **We** insure **You** for; or
- is common knowledge; or
- **We** know or should know as an insurer; or
- **We** waive **Your** duty to tell **Us** about.

If You do not tell Us something

If **You** do not tell **Us** anything **You** are required to tell **Us**, **We** may cancel **Your** contract or reduce the amount **We** will pay **You** if **You** make a claim, or both.

If **Your** failure to tell **Us** is fraudulent, **We** may refuse to pay a claim and treat the contract as if it never existed.

If **you** are a natural person, a different duty of disclosure to the one set out above applies to **you**. Please contact **us** so that **you** can be informed of the duty of disclosure that applies to **you**.

Privacy Statement

Chubb Insurance Australia Limited (Chubb) is committed to protecting **your** privacy. This document provides **you** with an overview of how we handle **your** personal information. **Our** Privacy Policy can be accessed on our website at www.chubb.com/au.

Personal Information Handling Practices

Collection, Use and Disclosure

We collect **your** personal information (which may include sensitive information) when **you** are applying for, changing or renewing an insurance policy with **us** or when **we** are processing a claim in order to help **us** properly administrate your insurance proposal, **policy** or claim.

Personal information may be obtained by **us** directly from **you** or via a third party such as **your** insurance intermediary or employer (e.g. in the case of a group insurance policy). When information is provided to **us** via a third party **we** use that information on the basis that **you** have consented or would reasonably expect **us** to collect **your** personal information in this way and **we** take reasonable steps to ensure that **you** have been made aware of how **we** handle **your** personal information.

The primary purpose for **our** collection and use of **your** personal information is to enable **us** to provide insurance services to **you**. Sometimes, **we** may use **your** personal information for **our** marketing campaigns, in relation to new products, services or information that may be of interest to **you**.

We may disclose the information **we** collect to third parties, including service providers engaged by **us** to carry out certain business activities on **our** behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide **our** services to you, **we** may need to transfer personal

information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom **we** or those other Chubb Group entities have sub-contracted to provide a specific service for **us**, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by **us** to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, **we** have measures in place to ensure that those parties hold and use that information in accordance with the consent **you** have provided and in accordance with **our** obligations to you under the Privacy Act 1988 (Cth).

Your Choices

In dealing with **us**, you agree to **us** using and disclosing **your** personal information as set out in this statement and **our** Privacy Policy. This consent remains valid unless **you** alter or revoke it by giving written notice to **our** Privacy Officer. However, should **you** choose to withdraw **your** consent it is important for **you** to understand that this may mean **we** may not be able to provide **you** or **your** organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of **your** personal information, or to correct or update it, please contact **our** customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If **you** have a complaint or would like more information about how **we** manage **your** personal information, please review **our** Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001,
O +61 2 9335 3200 or
email Privacy.AU@chubb.com.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and **your** rights under it is available at www.codeofpractice.com.au and on request.

How to Make a Claim

If **you** wish to make a claim or, if **you** prefer, **your** financial services provider can make a claim on **your behalf**. Details of what **you** must do for us to consider **your** claim are provided in the **Policy**. In accordance with the Code, we will keep **you** informed about the progress of **your** claim at least every 20 business days and respond to routine requests made by **your** about **your** claim within 10 business days.

Cooling Off Period

You have twenty-one (21) days to consider the information contained in **your policy**. This is **your** cooling off period. If **you** would like, and provided a claim has not been made under **your policy**, **you have** the right to cancel **your** insurance. **We** will refund in full any **premium you have** paid. To exercise this right **you must** notify **us** in writing or electronically within twenty-one (21) days from the date **your policy** takes effect.

Complaints and Dispute Resolution

We take the concerns of **our** customers very seriously and have detailed complaint handling and internal dispute resolution procedures that **you** can access. Please note that if we have resolved **your** initial complaint to **your** satisfaction by the end of the 5th business day after **we** have received it, and **you** have not requested that **we** provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 - Complaint Handling Procedure

If **you** are dissatisfied with any aspect of **your** relationship with Chubb including **our** products or services and wish to make a complaint, please contact **us** at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 815 675
E Complaints.AU@chubb.com

The members of **our** complaint handling team are trained to handle complaints fairly and efficiently.

Please provide **us** with **your** claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate **your** complaint and keep **you** informed of the progress of **our** investigation. **We** will respond to **your** complaint in writing within fifteen (15) business days provided **we** have all necessary information and have completed any investigation required. In cases where further information or investigation is required, **we** will work with **you** to agree reasonable alternative time frames and, if **We** cannot agree,

you may request that **your** complaint is taken to Stage 2 and referred to **Our** internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

Stage 2 - Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work

with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If **your** complaint or dispute falls outside the FOS Terms of Reference, **you** can seek independent legal advice or access any other external dispute resolution options that may be available to **you**.

Stage 3 - External Dispute Resolution

If **you** are dissatisfied with **our** internal dispute determination, or **we** are unable to resolve **your** complaint or dispute to **your** satisfaction within forty-five (45) days, **you** may refer **your** complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. **We** are a member of this scheme and **we** agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:
Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
O 1800 367 287
F +61 3 9613 6399
E info@fos.org.au
www.fos.org.au

If **you** would like to refer **your** dispute to FOS **you** must do so within 2 years of the date of **our** internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

Insurance Council of Australia

Where we cannot provide **you** with insurance cover, **we** will refer **you** to the Insurance Council of Australia (the ICA) for information about alternative insurance options (unless **you** already have someone acting on **your** behalf). The ICA has established a referral service called 'Find an Insurer'. Information on finding alternative insurers can be found at www.findaninsurer.com.au.

Financial Claims Scheme

We are an insurance company authorised under the *Insurance Act 1973* (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by **Us** are met within a stable, efficient and competitive financial system.

Because of this **We** are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). **We** have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that **We** were to become insolvent and were unable to meet **Our** obligations under the **Policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

About the Insurer

The policy is issued by Chubb Insurance Australia Limited ABN: 23 001 642 020
AFSL: 239687 of Grosvenor Place,
Level 38, 225 George Street
Sydney NSW 2000. Our Offices:

Adelaide

Level 7, 147 Pirie Street
Adelaide SA 5000
O +61 8 8418 3000

Brisbane:

Level 30, 1 Eagle Street
Brisbane QLD 4000
O +61 7 3221 1699
Postal address:
PO Box 1007, Brisbane, QLD 4001

Melbourne:

Level 12,
720 Bourke Street
Melbourne VIC 3000
O +61 3 9242 5111

Perth:

Level 18,
44 St George's Terrace
Perth WA 6000
O +61 8 9325 2399
Postal address:
PO Box 7105, Cloisters Square
Perth, WA 6850

Sydney:

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200

Our Website:
www.chubb.com/au

This PDS is dated 28 November 2017.



PeopleSure Corporate Travel Insurance Policy Wording

Coverage

Subject to the terms, conditions and exclusions contained in this **policy**, we will cover **insured persons** and/or the **policyholder** for the insurable events described in this **policy**, provided that:

1. the **policyholder** has paid or agreed to pay the **premium** required for this insurance; and
2. the type of cover is specified in the **policy schedule** as applying to that **insured person** and/or **policyholder**.

General Definitions

The following general definitions apply for the purpose of this **policy**:

Accident

accident means a single physical event that occurs during the **period of insurance** and which:

1. is caused by sudden, external and visible means; and
2. results solely, directly and independently of any other cause in a **bodily injury** that is both unforeseen and unsolicited by an **insured person**.

Bed Care Patient

bed care patient means whilst on a **journey** the **insured person** is necessarily confined to bed outside Australia for a continuous period of not less than twenty-four (24) hours and the confinement is certified as necessary by a qualified **doctor**, and under the continuous care of a registered nurse (who is not an **insured person** or their **close relative**). **Bed care patient** does not include the **insured person** as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or extended care facility or a place for care or treatment of alcoholics or drug addicts.

Bodily Injury

bodily injury means **bodily injury** resulting solely from an **accident** and which occurs independently of any illness or any other cause where the **bodily injury** and **accident** both occur during the **period of insurance** and whilst the person is an **insured person** under the **policy**. It does not mean:

1. a **sickness**; or
2. any **pre-existing condition**.

Civil War

civil war means a state of armed opposition, whether declared or not, between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. Included in the definition is armed rebellion, revolution, sedition, insurrection, civil unrest, **coup d'état** and the consequences of martial law.

Close Business Associate

close business associate means:

1. a fellow employee of the **insured person** whose duties and responsibilities directly affect the **insured person's** work; or
2. a business associate, who is not a fellow **employee**, where the business relationship with the **insured person** necessitates the immediate return of the **insured person** but does not include any travelling companion.

Close Relative

close relative means the **insured person's spouse or partner**, fiancé(e), child, step-child, daughter-in-law, son-in-law, grandchild, parent, step-parent, parent-in-law, grandparent, brother, brother-in-law, half-brother, sister, sister-in-law, half-sister, aunt, uncle, niece or nephew.

Country of Assignment

country of assignment means the country where the **insured person(s)** is/are residing temporarily on a foreign business assignment on the business of the **policyholder** during the **period of insurance**.

Country of Residence

country of residence means the country in or of which the **insured person** is naturalised, a citizen or permanent resident (i.e. holder of a multiple entry visa or permit which gives the **insured person** resident health care rights in such country).

Coup d'état

coup d'état means the overthrow of an existing government by a group of its citizens or subjects.

Dependent Child(ren)

dependent child(ren) means the **insured person's** and their **spouse or partner's** unmarried children (including step or legally adopted children) who are under the age of nineteen (19) years and living with the **insured person**; or under the age of twenty-five (25) years and a full time student at an accredited institute of higher learning, and who are primarily dependent on the **insured person** for their maintenance and support.

Dependent children also include an **insured person's** unmarried children of any age who are permanently living with the **insured person** and are mentally or physically incapable of self-support.

Doctor

doctor means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than:

1. the **policyholder**;
2. an **insured person**;
3. a **close relative** of the **insured person**; or
4. an **employee** or director of the **policyholder**.

Domestic Duties

domestic duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include childminding, home help services and outdoor household activities.

Effective Date of Coverage

effective date of coverage means the date during the **period of insurance** on which an **insured person** first meets the criteria set out for an **insured person** in the **policy schedule**.

Employee

employee means any person in the **policyholder's** service including directors (executive or non-executive) and includes consultants, contractors, sub-contractors and/or self-employed persons undertaking work on the **policyholder's** behalf.

Excess

Excess means the amount **we** will not pay in any one **period of insurance** per claim and which the **insured person** is required to bear themselves. The **excess** amount relevant to each event is specified in the **policy schedule** and may be excluded from any payment we make.

Income

income means the weekly pre-tax income calculated before personal deductions, derived from personal exertion and earned on average by the **insured person**:

1. over a period of one (1) year immediately before the **event**; or
2. over the period of employment/self-employment if such period is shorter than one (1) year.

For salaried **insured persons**, **income** excludes bonuses, commissions, overtime payments and other allowances.

For total employment cost or salary packaged **insured persons**, **income** includes wages, motor vehicle, travel allowances, club subscription fees, housing loan or rental subsidy, clothing or meal allowances but excludes bonuses, commissions and/or overtime payments.

For self-employed **insured persons**, **income** is calculated after deduction of all business expenses necessarily incurred in derivation of such **income**.

Insured Person

insured person means any person shown in the **policy schedule** as an **insured person** and/or as nominated by the **policyholder** and agreed to by **us** for eligibility under this **policy** with respect to whom **premium** has been paid or agreed to be paid.

Journey

journey means the Journey described in the **policy schedule**, and is extended to include:

1. all leisure travel involving an aerial flight or overnight stay for the **policyholder's** Company Directors, Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Company Secretary and General Manager and their accompanying **spouse or partner** and **dependent children**; and
2. any associated leisure travel undertaken by an **insured person** and their accompanying **spouse or partner** and **dependent children** occurring during the course of a trip which involves an authorised business purpose;

but does not include any normal commutation between the **insured person's** normal place of residence and business premises.

Period of Insurance

period of insurance means the period stated in the **policy schedule**, or such shorter time if the **policy** is terminated.

Policy

policy means this **policy** wording, the current **policy schedule** and any other documents **we** may issue to **you** that **we** advise will form part of the **policy** (e.g. endorsements).

Policy Schedule

policy schedule means the relevant **policy schedule** issued by **us** to the **policyholder**.

Policyholder

policyholder means the named organisation or person listed as the **policyholder** in the **policy schedule**.

Pre-Existing Condition

pre-existing condition means any illness, disease, syndrome, disability or other condition, including any symptoms or side effects of these:

1. of which the **insured person** is aware, or a reasonable person in the circumstance would be expected to have been aware, in the twelve (12) months prior to that **insured person's journey** under this **policy**; or
2. for which the **insured person** has sought or received medical attention, undergone tests or taken prescribed medication, in the twelve (12) months prior to that **insured person's journey** under this **policy**.

Premium

premium means the **premium** as shown in the **policy schedule** that is payable in respect of the **policy** by the **policyholder**.

Professional Sport

professional sport means any sport in which an **insured person** receives a financial reward, fee, sponsorship or gain as a result of their participation.

Serious Injury or Serious Sickness

serious injury or sickness means when applied to the:

- 1. insured person**, a condition other than pregnancy for which an **insured person** has not received regular treatment or advice prior to the commencement of a **journey**, which requires treatment by a **doctor** or **specialist** and which results in the **insured person** being certified by a **doctor** or **specialist** as unfit to travel or continue with their **journey**;
- 2. insured person's close relative, close business associate** or travelling companion, a condition other than pregnancy for which a person has not received regular treatment or advice prior to the commencement of a **journey**, which is certified as being dangerous to life by a **doctor** or **specialist** and which results in the **insured person's** discontinuation or cancellation of their **journey**.

Sickness

sickness means any illness, disease or syndrome suffered by the **insured person** whilst on a **journey**, but does not include a terminal condition suffered by the **insured person** diagnosed prior to the commencement of the **journey**.

Specialist

specialist means a **doctor** recognised for their experience, qualifications and training in a particular branch of medicine or surgery or in the treatment of a specific **bodily injury** or **sickness**, to whom the **insured person** has been referred by another **doctor** and includes optometrists.

Spouse or Partner

spouse or partner means the **insured person's** husband or wife and includes a de-facto and/or life partner of any sex with whom the **insured person** has continuously cohabited for a period of three (3) months or more.

War

war means a state of armed conflict, whether declared or not, between different nations, states, or armed groups using military force to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We / Our / Us

We / Our / Us means Chubb Insurance Australia Limited Limited ABN 23 001 642 020 AFSL 239687 who is the insurer/ issuer of this **policy**.

You / Your

you / your means the **policyholder** listed in the **policy schedule**.

Section 1 - Personal Accident & Sickness

Cover

Personal Accident

If, during the **period of insurance** and whilst on a **journey**, an **insured person** suffers an **accident** which directly results in **bodily injury**, we will pay corresponding amounts shown in the Table of Events below where:

1. the **bodily injury** occurs within 12 months of the **accident**;
2. the **bodily injury** occurs after the **insured person's effective date of coverage**; and
3. both the **accident** and the **bodily injury** occur during the **period of insurance**.

Sickness

When Part C - Weekly Sickness Benefit is specified in the **policy schedule**, we will pay the corresponding amounts shown in the Table of Events below, in the event an **insured person** suffers **sickness** whilst on a **journey** during the **period of insurance**, and after the **insured person's effective date of coverage**.

Chubb PeopleSure Corporate Travel Insurance
Product Disclosure Statement and Policy Wording

Table of Events

Part A - Accidental Death and Disablement	
Cover for an event under this Part applies only if an amount is shown in the policy schedule against Part A - Accidental Death and Disablement.	
The Events The following event(s) must occur within 12 months of the date of the accident.	Benefit Amounts The amounts shown below are a percentage of the amount shown in Part A - Accidental Death and Disablement in the policy schedule
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Permanent Paraplegia or Quadriplegia	100%
4. Permanent and incurable paralysis of all limbs	100%
5. Permanent Total loss of sight of one or both eyes	100%
6. Permanent Total loss of use of one or more limbs	100%
7. Permanent and incurable insanity	100%
8. Permanent Total loss of the lens of: a) both eyes b) one eye	100% 60%
9. Permanent Total Loss of hearing of: a) both ears b) one ear	80% 30%
10. Burns: a) third degree burns and/or resultant disfigurement which covers more than twenty percent 20% of the entire external body b) second degree burns and/or resultant disfigurement which covers more than twenty percent 20% of the entire external body	50% 25%
11. Permanent Loss of use of four (4) Fingers and thumb of either hand	80%
12. Permanent Total loss of use of four fingers of either hand	50%
13. Permanent Total loss of use of the thumb of either hand: a) both joints b) one (1) joint	40% 20%
14. Permanent Total loss of use of fingers of either hand: a) three (3) joints b) two (2) joints c) one (1) joint	15% 10% 5%
15. Permanent Total loss of use of toes of either foot: a) all - one (1) Foot b) great - both joints c) great - one (1) joint d) other than great - each Toe	15% 5% 3% 1%
16. Fractured leg or kneecap with established non-union	10%
17. Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	1% to a maximum of \$10,000 in total.
18. Shortening of leg by at least 5 cm	7.5%

Part A - Lump Sum Benefits (continued)

Cover for an Event under this Part applies only if an amount for that Event is shown on the Schedule against Section 1, Part A - Lump Sum Benefits.

Events

Note: the following **Event(s)** must occur within twelve (12) months of the date of the **Bodily Injury**.

19. Permanent partial disablement not otherwise provided for under Events 8 to 18 inclusive.

Benefits

The percentage of the amount shown in the Schedule against Section 1, Part A - Lump Sum Benefits (per Covered Person).

Such percentage of the amount shown in Part A - Accidental Death and Disablement in the policy schedule as **we** at **our** absolute discretion determine being not inconsistent with the Benefit Amount provided under events 8 to 18. The maximum amount payable under event 19 (Permanent Partial Disablement) is fifty thousand dollars (\$50,000).

Part B - Weekly Injury Benefits

Cover for an Event under this Part applies only if an amount is shown on the Schedule against Part B - Weekly Injury Benefits.

Events

Note: the following **Event(s)** must occur within twelve (12) months of the date of the **Bodily Injury**.

20. Temporary Total Disablement

Benefits

Where an **insured person** suffers **temporary total disablement** as a result of a **bodily injury** and where that **temporary total disablement** persists, after the **excess period**, **we** will pay up to the amounts shown in the **policy schedule** against Part B - Weekly Injury Benefit, but not exceeding the percentage of **income** shown in the schedule for that **insured person**.

Chubb PeopleSure Corporate Travel Insurance
Product Disclosure Statement and Policy Wording

21. Temporary Partial Disablement	<p>Where an insured person suffers temporary partial disablement as a result of a bodily injury and where that temporary partial disablement persists, after the excess period, we will pay up to the amounts shown in the policy schedule against Part B - Weekly Injury Benefit, less any amount of current earnings as a result of working in a reduced capacity with the policyholder, but not exceeding the percentage of income shown in the policy schedule for that insured person.</p> <p>Should the insured person be able to return to work with the policyholder in a reduced capacity, but elect not to do so then the benefit payable will be 25% of Event 20 - Temporary Total Disablement.</p>
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Part C - Weekly Sickness Benefits

Cover for an Event under this Part applies only if an amount is shown on the Schedule against Part C - Weekly Sickness Benefits.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the Bodily Injury .	Benefits
22. Temporary Total Disablement	<p>Where an insured person suffers temporary total disablement as a result of a sickness and where that temporary total disablement persists, after the excess period, we will pay up to the amounts shown in the policy schedule against Part C - Weekly Sickness Benefit, but not exceeding the percentage of income shown in the schedule for that insured person.</p>

23. Temporary Partial Disablement	<p>Where an insured person suffers temporary partial disablement as a result of a sickness and where that temporary partial disablement persists, after the excess period, we will pay up to the amounts shown in the policy schedule against Part C - Weekly Sickness Benefit, less any amount of current earnings as a result of working in a reduced capacity with the policyholder, but not exceeding the percentage of income shown in the policy schedule for that insured person.</p> <p>Should the insured person be able to return to work with the policyholder in a reduced capacity, but elect not to do so then the benefit payable will be 25% of Event 22 - Temporary Total Disablement.</p>
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Part D - Fractured Bones

Cover for an Event under this Part applies only if an amount is shown on the Schedule against Part D - Fractured Bones.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the accident .	Benefit Amounts The amounts shown are a percentage of the amount shown in Part D - Fractured Bones as shown in the policy schedule .
24. Neck, skull or spine (complete fracture)	100%
25. Hip	75%
26. Jaw, pelvis, leg, ankle or knee (complete fracture)	50%
27. Cheekbone, shoulder or simple, hairline or other fracture of neck, skull or spine	30%
28. Arm, elbow, wrist or ribs (complete fracture)	25%
29. Jaw, pelvis, leg, ankle or knee (simple, hairline or other fracture)	20%
30. Nose or collar bone	20%
31. Arm, elbow, wrist or ribs (simple, hairline or other fracture)	10%
32. Finger, Thumb, Foot, Hand or Toe	7.5%

Part E - Injury Resulting in Surgery Outside Australia

Cover for an event under this Part applies only if an amount is shown in the policy schedule against Part E - Injury Resulting in Surgery. The surgery must be undertaken outside Australia and must be carried out within twelve (12) months of the date of the accident. Any payment made will be subject to proof of surgery being undertaken.

Events The following event(s) must occur within 12 months of the date of the accident.	Benefit Amounts The amounts shown are a percentage of the amount shown in Part E - Injury Resulting in Surgery as shown in the policy schedule.
33. Craniotomy	100%
34. Amputation of a limb	100%
35. Fracture of a limb requiring open reduction	50%
36. Dislocation of a joint requiring open reduction	25%
37. Any other surgical procedure carried out under a general anaesthetic	5%

Part F - Sickness Resulting in Surgery Outside Australia

Cover for an event under this Part applies only if an amount is shown in the policy schedule against Part F - Sickness Resulting in Surgery. The surgery must be undertaken outside Australia and must be carried out within twelve (12) months of the date the insured person first becomes aware of the sickness. Any payment made will be subject to proof of surgery being undertaken.

Events The following event(s) must occur within 12 months of the date of the sickness.	Benefit Amounts The amounts shown are a percentage of the amount shown in Part F - Sickness Resulting in Surgery as shown in the policy schedule.
38. Open heart surgical procedure	100%
39. Brain surgery	100%
40. Abdominal surgery carried out under general anaesthetic	50%
41. Any other surgical procedure carried out under a general anaesthetic	5%

Part G - Injury Resulting in Loss or Damage to Teeth

Cover for an event under this Part applies only if an amount is shown in the policy schedule against Part G - Injury Resulting in Loss or Damage to Teeth. The benefit payable under this Part shall be limited to a maximum of two thousand dollars (\$2,000) for any one accident causing bodily injury which results in loss or damage to teeth.

Events The following event(s) must occur within 12 months of the date of the accident.	Benefit Amounts The amounts shown are a percentage of the amount shown in Part G - Injury Resulting in Loss or Damage to Teeth as shown in the policy schedule.
42. Loss of teeth per tooth	100%
43. Chipped or broken teeth, per tooth	50%

Definitions

Accidental Death

accidental death means the death of an **insured person** as a result of an **accident**.

Complete fracture

complete fracture means a fracture in which the bone is broken completely across and no connection is left between the pieces.

Event(s)

event(s) means the **event(s)** described in the relevant Table of Events set out under Section 1 - Personal Accident and Sickness in this **policy**.

Excess Period

excess period means a period of time directly following an **event** giving rise to a claim for which no benefits are payable as specified in the **policy schedule**.

Hairline fracture

hairline fracture means mere cracks in the bone.

Limb

limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Other fracture

other fracture means any fracture other than a **simple fracture**, **complete fracture** or **hairline fracture**.

Permanent

permanent means having lasted twelve (12) consecutive months and at the expiry of that time being without hope of improvement.

Permanent Total Disablement

permanent total disablement means total disablement as a result of an **accident** which continues for twelve (12) consecutive months and at that time is certified by a **doctor** as being beyond hope of improvement and entirely preventing the **insured person** forever from engaging in any business, profession, occupation or employment for which he or she is reasonably qualified by training, education or experience.

Simple fracture

simple fracture means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a **doctor** requires minimal and uncomplicated medical treatment.

Temporary Partial Disablement

temporary partial disablement means that in the opinion of a **doctor**, the **insured person** is temporarily unable to engage in a substantial part of their usual occupation whilst an **insured person** and under the regular care of and acting in accordance with the instructions or advice of a **doctor**.

Temporary Total Disablement

temporary total disablement means that in the opinion of a **doctor**, the **insured person** is temporarily unable to engage in any part of their usual occupation whilst an **insured person** and under the regular care of and acting in accordance with the instructions or advice of a **doctor**.

Tooth or Teeth

tooth or teeth means a sound and natural permanent **tooth** but does not include first or milk **teeth**, dentures, implants and dental fillings.

Conditions

In addition to the General Conditions applicable to all Sections:

1. any Benefit payable for Events 1 to 19 will be paid in addition to any Benefit already paid for under Events 20 and 21 in respect of the same **bodily injury**;
2. after the occurrence of any of the Events 2 to 8a) all cover with respect to that **insured person** under Section 1 - Personal Accident & Sickness will cease;
3. if as a result of **bodily injury**, the **insured person** is entitled to any Benefit under Events 20 and/or 21 or Events 22 and/or 23 and subsequently becomes entitled to a Benefit Amount under the Table of Benefits for Event 2 or 3, all benefits payable for Events 20 and/or 21 or Events 22 and/or 23 will cease from the date of such entitlement;
4. where an **insured person** claims benefits in respect of Events 20 and/or 21 or Events 22 and/or 23, the **insured person** agrees upon our written request to:
 - i. participate and co-operate with **us** in establishing and following a plan comprising activities and procedures for the purpose of achieving or expediting their return (either in full or in substantial part) to their usual occupation;
 - ii. provide **us** with any medical reports that are relevant to Events 20 and/or 21 or Events 22 and/or 23 or relevant to a plan to achieve or expedite their return to their usual occupation;
 - iii. consent to their treating **doctors**, their employer, **us** or service providers that **we** nominate associating with each other or exchanging information for the purpose of achieving or expediting their return to their usual occupation; and
 - iv. undertake reasonable medical investigations or attend medical examinations as requested by **us**.
5. no Benefit will be payable for Events 20 and/or 21 or Events 22 and/or 23 in respect of any one **bodily injury** or **sickness** or disease at all unless the **insured person** shall as soon as possible after the happening of a **bodily injury** or **sickness** or disease giving rise to a claim under this Section, procure and follow proper medical advice from a **doctor**;
6. the amount of the Benefits payable for Events 20 and/or 21 or Events 22 and/or 23 as set out in the **policy schedule** will be paid monthly in arrears. Any Benefits payable for a period of less than one week will be paid at a rate of one-seventh (1/7th) of the weekly benefit for each day during which disablement continues;
7. if a claim occurs for an **insured person** under Events 20 and/or 21 or Events 22 and/or 23 as a result of **bodily injury** or **sickness**, and whilst during the **period of insurance** the **insured person** suffers from the same or an associated disablement, the subsequent period of disablement will be deemed a continuation of the prior period unless, between such periods, the **insured person** has worked on a full-time basis for at least six (6) consecutive months, in which case the subsequent period of disablement will be deemed to have resulted from a new **bodily injury** or **sickness** and a new **excess period** will apply;
8. if as a result of a **bodily injury** or **sickness** or disease the **insured person** is entitled to receive a disability **income** Benefit under any workers' compensation legislation or transport accident legislation or any legislation having a similar effect, the Benefit payable for Events 20 and/or 21 or Events 22 and/or 23 will be reduced by the amount necessary to limit the total of all such disability **income** benefits and the Benefit under this Section to the **insured person's income**;

9. if the Benefit payable with respect to Events 1 to 19 is salary linked, the actual Benefit payable for an **insured person** or a **spouse** or **partner** who is not in receipt of a salary will be limited to the lesser of the maximum sum insured stated in the **policy schedule** or \$250,000; and
10. the Benefit payable to **insured persons** under 18 years of age for Event 1 (Accidental Death) will be 10% of the sum insured shown in the **policy schedule** or \$25,000, whichever is less, and with respect to Events 2 to 19, the Benefit will be limited to the lesser of the sum insured stated in the **policy schedule** or \$250,000 unless otherwise specified.

Exclusions

In addition to the General Exclusions, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. any claim for more than one of the Events 1 to 19 in respect of the same **bodily injury**;
2. any claim for Events 20 and/or 21 or Events 22 and/or 23 for **insured persons** who have attained the age of seventy-five (75) years unless otherwise stated in the **policy schedule**;
3. any claim for Events 20 and/or 21 or Events 22 and/or 23 in excess of the total number of weeks stated in the **policy schedule** in respect of any one **bodily injury** or **sickness** or disease except for **insured persons** who have attained the age of sixty-five (65) years where the total Benefit Period is limited to a maximum of 52 weeks unless otherwise stated in the **policy schedule**;
4. any claim for Event 2, **permanent total disablement** for **insured persons** who have attained the age of sixty-five (65) years unless otherwise stated in the **policy schedule**;
5. any more than one Benefit for Events 20 and/or 21 or Events 22 and/or 23 that occur at the same period of time;
6. any claim for Events 20 and/or 21 or Events 22 and/or 23 which is in any way attributable to childbirth or pregnancy with the exception of any unexpected and unforeseen medical complications or emergencies arising therefrom; or
7. a **journey** undertaken against the advice of a doctor or when the **insured person** is unfit to travel or if the purpose of the **journey** is to enable the **insured person** to seek medical attention for a **pre-existing condition**.

Section 2 - Overseas Medical & Evacuation

Cover

Overseas Medical & Evacuation Expenses

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on an overseas **journey** and suffers **bodily injury** or **sickness** we will pay up to the sum insured shown in the **policy schedule** against Section 2 - Overseas Medical & Evacuation, for the actual, necessary and reasonable **medical & evacuation expenses** incurred for a period of up to twenty-four (24) months from the date of **bodily injury** or **sickness**, provided that such expenses are not incurred due to the rendering of a professional service for which a Medicare benefit is payable.

Definitions

Medical & Evacuation Expenses

medical & evacuation expenses means:

1. all reasonable medical costs necessarily incurred outside of the **insured person's country of residence** for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a **doctor**;
2. reasonable travel and accommodation expenses for two (2) **close relatives** or travelling companions of the **insured person** who, upon the advice of a doctor or specialist, are required to travel to or remain with the **insured person**;
3. reasonable expenses related to the evacuation of the **insured person**, including necessary expenses incurred for qualified medical staff to accompany the **insured person**;

4. ongoing medical costs incurred after the **insured person's** return to their **country of residence** as a direct result of their **bodily injury** or **sickness**, for a period of up to twenty-four (24) months from the date of the **bodily injury** or **sickness**. Cover for ongoing expenses incurred within the **insured person's country of residence** will be limited to twenty-five thousand dollars (\$25,000) unless such **country of residence** is Australia.

5. reasonable expenses related to the repatriation of the **insured person** to the most suitable hospital or the **insured person's country of residence**; and

6. reasonable expenses incurred outside of the **insured person's country of residence**:

- i. for emergency dental treatment necessary to restore or replace sound natural teeth lost or damaged following an insured **event** under Section 1 of this **policy**;
- ii. to resolve acute, spontaneous and unexpected onset of pain; or
- iii. to repair, replace or adjust dentures up to a maximum of two thousand and five hundred dollars (\$2,500), provided those expenses are incurred as a direct result of the **insured person's bodily injury**;

provided in each case it is necessary on medical advice given by and organised through Chubb Assistance in accordance with Section 3 of the **policy**.

Conditions

In addition to the General Conditions applicable to all Sections:

1. Chubb Assistance must be promptly informed of any potential claim under this Section;
2. all decisions as to the means of evacuation transport and/or the destination of repatriation will be made by Chubb Assistance and will be based solely on medical necessity;
3. **you**, the **insured person** and/or anyone undertaking arrangements on **your** or the **insured person's** behalf must not attempt to resolve issues encountered without first contacting Chubb Assistance or it may prejudice reimbursement of expenses;
4. **you** shall reimburse **us** for all costs incurred in the event that Chubb Assistance provides emergency medical assistance in good faith to any person not insured under this **policy**; and
5. in the event that an **insured person** is repatriated to their **country of residence**, **we** will use the **insured person's** return air ticket towards **our** costs.

Exclusions

In addition to the General Exclusions applicable to all Sections, **we** will not be liable for any expense:

1. incurred directly or indirectly from a **journey** undertaken against the advice of a **doctor** or when the **insured person** is unfit to travel or if the purpose of the **journey** is to enable the insured person to seek medical attention for a **pre-existing condition**;
2. incurred after the period of twenty-four (24) months from the date the **insured person** suffers a **bodily injury** or **sickness**;
3. incurred for dental treatment or consultation, ongoing or otherwise, which occurs after conclusion of the **journey** during which the need for such dental treatment or consultation first arises;
4. incurred for non-medical incidental services including but not limited to telephone, television, newspapers and the like;
5. for or arising from routine medical, optical or dental treatment or consultation;

6. which results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC);
7. recoverable by **you** or the **insured person** from any other source (with the exception of other insurance);
8. incurred for any medication or ongoing treatment for a condition which commenced prior to a **journey** and which the **insured person** has been advised by their **doctor** or **specialist** to continue during the **journey**; or
9. for services not approved and arranged by Chubb Assistance, except in the event the **insured person, close relative** or travelling companion could not notify Chubb Assistance during an emergency for reasons beyond their control. In any event, **we** reserve the right to reimburse the **insured person** only for those expenses incurred for services which Chubb Assistance would have provided under the same circumstances, up to the sums insured stated in the **policy schedule**.

Section 3 - Chubb Assistance and Security Advice

The **Policy** provides 24/7 worldwide travel, medical and security assistance during the **Period of Insurance** whilst the **Covered Person** is on a **Journey** as well as travel security advice prior to commencing a **Journey**.

In the event a **Covered Person** is on a **Journey** and requires travel, medical or security advice or assistance, as soon as practicable they should call the emergency response team on +61 2 8907 5995 to get immediate assistance and help accessing vital services in the local area.

Chubb Assistance - Travel and Medical Assistance

Chubb Assistance supports the **Covered Person** travelling around the world with emergency advice and assistance services 24 hours a day, seven days a week. Chubb Assistance has a team of medical and travel specialists based in Australia and have access to international resources via a global network that will assist in an emergency.

red24 - Travel Security Advice and Assistance

Chubb has partnered with red24, a crisis management assistance company, to provide a range of services to prepare the **Covered Person** for a **Journey** prior to its commencement as well as offer support whilst on a **Journey** to assist with a safe, uneventful and successful trip. Please note these services can only be accessed if the **Covered Person** has registered, therefore early registration is highly recommended. Refer to the registration details on the next page.

Assistance Benefits and who to call and for what

The following travel, medical and security assistance benefits are available to the **Policyholder** and **Covered Person** by calling +61 2 8907 5995 (by reverse charge if required):

24/7 Travel Assistance

select option 1 - Chubb Assistance for:

- Visa requirements or extensions;
- assistance with what to do in the event of lost or stolen passports, travel documents, credit cards or luggage;
- assistance with what to do in the event of missed or cancelled connections;
- assistance with emergency travel arrangements;
- assistance locating embassies or consulates;
- translation and interpreting services;
- emergency message transmission and funds transfer;
- support and communication to employers, friends and family.

24/7 Medical Assistance

select option 1 - Chubb Assistance for:

- immediate access to doctors or nurses for assistance and advice;
- arranging emergency medical consultation, ongoing monitoring and support;
- advice on the location of suitable, nearby medical clinics or other facilities;
- hospital admissions, emergency evacuations and repatriations;
- payment guarantees hospital/medical expenses;
- oversee dispatch of medications or medical supplies;
- liaison with family **doctor**;
- support and communication to employers, friends and family.

24/7 Security Assistance

select option 2 - red24 for:

- immediate access to security experts or any security or safety concerns;
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident;
- concerns about identity being compromised due to a data breach.

red24 - Travel Security Advice and Assistance

Registration: To access and register for the services provided for under the **Policy**:

1. log onto
www.chubbassistance.com/au
2. click on the red24 link.

The **Policyholder** and **Covered Person** will be required to complete a one-off registration process using the **Policy** number as stated on the **Schedule** and then will continue to access the services utilising their email address and chosen password.

Additional Cover Under Section 3

The following benefits and services provided by red24 are available to the **Policyholder** and **Covered Person**:

Country Intelligence

Access to useful information for **Covered Persons** to help prepare for a **Journey** to another country including - overall risk ratings and individual risk ratings for terrorism, conflict, political, kidnap and infrastructure. Also included is a detailed overview of the country, city guides, security issues, travel logistics, cultural factors, health advisories, useful information such as weather, maps and contact numbers for emergencies and contact details of various embassies.

A section on identity theft helps to provide an understanding of how fraudsters work and how to avoid becoming a victim in the first instance.

Daily News

A subscription email, delivered to the user's email inbox once a day during weekdays, provides a news summary of incidents that have occurred worldwide in the last 24 hours which may have an impact to the **Covered Person's** travel or security.

Travel Alerts

By registering to receive the red24 alerts for the country and dates of travel, the **Covered Person** can receive alerts by email, which could significantly affect their travel or security in a specific country, region or city such a terrorist incidents - bombing, assassination or kidnapping, natural hazards, disease outbreaks, airport closures, road closures, upcoming demonstrations and other situations which may impact them whilst on a **Journey**.

High Risk Travel Safety Briefings

Customised reports for high and extreme risk regions as classified by red24, subject to Condition 3 below. Written by red24's in-house regional analysts and security specialists, these briefings take into account key factor in assessing the security threats posed to a **Covered Person's Journey**. These can be requested on an ad-hoc basis.

Annual Threat Forecast

Compiled by the red24 risk analyst team, the forecast focuses on a number of key issues globally providing thoughtful insights for the year ahead into how these concerns will affect the different geographical areas in respect of political and security environments and how that will impact **Covered Person's** travel and security.

Security Briefings

Briefings offer in-depth analysis on topical or upcoming political or security events. These are sent on an ad-hoc basis and it is recommended that **Covered Persons** register to receive these. At a minimum, it is recommended that the **Policyholder's** risk managers and human resource managers should be registered to receive these to assist in the mitigation of risk.

Podcasts

red24's team of analysts discuss a range of security and political issues affecting countries across the globe.

TravelKit app

A downloadable app which will provide some of the above information to the **Covered Person's** smart phone or tablet.

Conditions Under Section 3

1. In the event of assistance being provided by Chubb Assistance and/or red24 in good faith to any person not insured under the **Policy**, the **Policyholder** shall reimburse Us for all costs incurred.
2. Chubb Assistance and/or red24 will provide the **Covered Person** with such emergency assistance as deemed necessary by them.
3. The **Policy** provides for two (2) 'High Risk Travel Safety Briefings' per month at no additional charge. **Policyholders** may contact red24 directly to obtain further reports but will be invoiced direct by red24 at a cost agreed at the time of the request. Furthermore, if the **Policyholder** requires reports for medium to low risk countries then these need to be arranged directly with red24 as these do not form part of the service provided for under this **Policy**.

Section 4 - Loss of Deposits, Cancellation & Curtailement

Cover

Loss of Deposits

If, during the **period of insurance** and prior to the commencement of a **journey, you** or an **insured person** incurs loss of pre-paid travel and accommodation expenses following necessary alteration, curtailement or cancellation of the **insured person's journey** as a result of:

1. the **insured person's** unexpected death, **bodily injury** or sickness;
2. the unexpected death, **serious injury or sickness** of an **insured person's close relative, close business associate** or travelling companion; or
3. any other unforeseen circumstances outside the control of both **you** and the **insured person** but not otherwise excluded under this **policy**;

we will reimburse you or the **insured person** the non-refundable unused portion of travel and accommodation expenses paid in advance of a proposed **journey**, by **you** or the **insured person** up to the amount shown in the **policy schedule** against Section 4 - Loss of Deposits, Cancellation & Curtailement.

Cancellation & Curtailement

If, during the **period of insurance** and whilst an **insured person** is on a **journey, you** or an **insured person** incurs:

1. loss of travel and accommodation expenses; or
2. reasonable additional travel or accommodation expenses, not including those already budgeted or paid for;

following necessary alteration, curtailement or cancellation of the **insured person's journey** as a result of:

1. the **insured person's** unexpected death, **bodily injury** or **sickness**;
2. the unexpected death, **serious injury or sickness** of an **insured person's close relative, close business associate** or travelling companion; or
3. any other unforeseen circumstances outside the control of both **you** and the **insured person** but not otherwise excluded under this **policy**;

we will reimburse you or the **insured person** the non-refundable unused portion of travel and accommodation expenses or reasonable incurred additional travel or accommodation expenses, up to the amount shown in the **policy schedule** against Section 4 - Loss of Deposits, Cancellation & Curtailement.

Conditions

In addition to the General Conditions applicable to all Sections:

1. any loss of travel and accommodation expenses purchased through the use of frequent flyer or similar customer loyalty points will be reimbursed at the retail price for that airline ticket at the time it was issued, provided that the loss of such points cannot be recovered from any other source; and
2. **you** and the **insured person** must keep documents needed in case of a claim, including, but not limited to, receipts, booking confirmations, statements or medical certificates relating to the claim, claim forms and any other relevant documentation which comes into your or an **insured person's** possession.

Exclusions

In addition to the General Exclusions, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. an **insured person** undertaking or intending to undertake a **journey** against the advice of a **doctor** or when the **insured person** is unfit to travel or if the purpose of the **journey** is to enable the **insured person** to seek medical attention for a **pre-existing condition**;
2. cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been published warnings that such events were likely to occur prior to the date the **journey** was booked;
3. carrier caused delays or cancellations where the expenses are recoverable from that carrier;
4. any business, financial or contractual obligations of **you**, an **insured person** or any other person;
5. any change of plans or disinclination on the part of the **insured person** or any other person to undertake the **journey**;
6. the inability of any tour operator or wholesaler to complete arrangements for any **journey** or tour due to a deficiency in the required number of persons to commence any **journey** or tour;
7. the refusal, failure or inability of any person, company or organisation, including but not limited to any transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by

reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal; or

8. additional travel or accommodation expenses which are payable under another Section or benefit of this **policy**.

Section 5 - Luggage, Money & Portable Electronic Equipment

Cover

Deprivation of Luggage

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and their accompanying **personal luggage** is delayed, misdirected or temporarily misplaced by any transport carrier for more than eight (8) consecutive hours, **we** will pay reasonable expenses incurred by an **insured person** up to the amount stated in the **policy schedule** against Section 5 - Luggage, Money & Portable Electronic Equipment - Deprivation of Luggage for the emergency replacement of clothing and toiletries.

Personal Luggage

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and incurs loss of, damage to or theft of their accompanying **personal luggage** **we** will pay in respect of such loss or damage up to the maximum amount shown in the **policy schedule** against Section 5 - Luggage, Money & Portable Electronic Equipment - Personal Luggage.

Personal Money & Travel Documents

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and incurs loss of, damage to or theft of their accompanying **personal money** and/or **travel documents** **we** will pay in respect of such loss or damage up to the maximum amount shown in the **policy schedule** against Section 5 - Luggage, Money & Portable Electronic Equipment - Personal Money. **Portable Electronic Equipment**

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and incurs loss of, damage to or theft of their accompanying **portable electronic equipment** **we** will pay in respect of such loss or

damage up to the maximum amount shown in the **policy schedule** against Section 5 - Luggage, Money & Portable Electronic Equipment - Portable Electronic Equipment.

Definitions

Business Property

business property means office equipment, business documentation, stationery and other instruments belonging to the **policyholder** which are used for a business purpose.

Personal Luggage

personal luggage means personal property and/or **business property** belonging to you or an **insured person** or for which an **insured person** is legally responsible, taken on or acquired during the **journey**.

Personal Money

personal money means the **insured person's** personal cash, credit cards, bank cards, bank or currency notes, cheques, travellers cheques, postal or money orders or other negotiable instruments.

Portable Electronic Equipment

portable electronic equipment means any computers (including laptops, notebooks and tablets), mobile phones, cameras, personal music players or recording devices, and other items of a similar nature as deemed by **us**, which are intended for either business or personal use.

Travel Documents

travel documents means the **insured person's** passports, visas, entry permits, travel tickets or other similar documents in the possession or control of the **insured person**.

Conditions

In addition to the General Conditions applicable to all Sections:

1. the **insured person** must take all reasonable precautions for the safety and supervision of any **personal luggage, personal money, travel documents and portable electronic equipment**;
2. the **insured person** must report all loss or damage attributable to theft or vandalism to the local police or appropriate authorities as soon as possible after the discovery of the loss, and obtain a written acknowledgement of the report;
3. the insured person must report all loss of credit cards, personal cheques, travellers cheques or travel documents to the issuing authority as soon as possible, and effect appropriate cancellation measures;
4. claims must be supported by written confirmation from the transport carrier responsible for deprivation or loss of **personal luggage**;
5. claims for the purchase of emergency replacement of clothing and toiletries must be supported by receipts for the replacement items;
6. in respect of any expense, loss, damage or theft, **we** may, at **our** discretion, choose to provide cover in the form of replacement, repair, or payment in cash;
7. in respect of **business property** held for the purpose of a **journey**, cover will commence at the time of collection from the **insured person's** normal place of work or seventy-two (72) hours prior to the commencement of a **journey**, whichever is the latter, and will continue for seventy-two (72) hours after termination of the **journey** or until it is returned to the **insured person's** normal place of work, whichever occurs first;
8. in respect of **personal money** held for the purpose of a **journey**, cover will commence at the time of collection from a financial institution or seventy-two (72) hours prior to the commencement of a **journey**, whichever is the latter, and will continue for seventy-two (72) hours after termination of the **journey** or until it is deposited at a financial institution, whichever occurs first; and
9. the maximum amount for which we will indemnify **you** or the **insured person** in respect of loss arising from the unauthorised or fraudulent use of **business property, personal luggage, portable electronic equipment, personal money or travel documents** is five thousand dollars (\$5,000).
5. **personal luggage, personal money, travel documents and portable electronic equipment** shipped under any freight agreement, or items sent by postal or courier services;
6. losses due to depreciation or devaluation of currency;
7. loss or damage arising from confiscation or destruction by Customs or any other authorities;
8. amounts recoverable by the **policyholder** and/or the **insured person** from any other source (with the exception of other insurance);
9. contractual obligations in relation to a mobile phone;
10. theft or attempted theft which occurs while **portable electronic equipment** is unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle (unless in circumstances where **you** and/or the **insured person** has no option other than to leave the **portable electronic equipment** unattended due to an emergency medical, security or evacuation situation); or
11. loss or damage which occurs whilst **portable electronic equipment** or **business property** is carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless accompanied by an **insured person** as personal cabin luggage.

Exclusions

In addition to the General Exclusions, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. damage or loss arising from electrical or mechanical breakdown of any item;
2. damage to or replacement of any electronic data or software;
3. scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses;
4. damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration;

This exclusion will not apply in circumstances where **you** and/or the **insured person** is prohibited from carrying the **portable electronic equipment** or **business property** as personal cabin luggage. Where the **insured person** is so prohibited, the **portable electronic equipment** or **business property** must be securely locked away within the **insured person's** checked in luggage.



Section 6 - Rental Vehicle Excess

Cover

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and rents or hires a rental vehicle and the **rental vehicle** is stolen, damaged or involved in a collision whilst under the control of the **insured person** during the rental period, **we** will reimburse **you** or the **insured person** for the **rental vehicle excess** which **you** or the **insured person** become liable to pay under a comprehensive motor insurance policy, up to the limit stated in the **policy schedule** for Section 6 - Rental Vehicle Excess.

We will also reimburse the costs of any administrative expenses applied by the licensed motor vehicle rental/hire company in relation to the **rental vehicle excess** liability, up to a maximum sum insured of one hundred dollars (\$100) for any one insurable event.

Definitions

Rental Vehicle

rental vehicle means a rented sedan, station wagon, hatchback or four-wheel drive (4WD) and other non-commercial vehicle (excluding a motorcycle, moped, truck or trailer) rented or hired from a licensed motor vehicle rental/hire company for the purpose of carrying an **insured person** on public roadways and does not include any other vehicle or use.

Rental Vehicle Excess

rental vehicle excess means the amount **you** or the **insured person** are legally liable to pay under the **rental vehicle** hiring agreement if the **rental vehicle** is involved in an accident or is stolen during the rental period.

Conditions

In addition to the General Conditions applicable to all Sections:

1. the **rental vehicle** must be hired from a licensed rental agency and all requirements of the rental agency must be complied with under the hiring agreement; and
2. the **insured person** must activate the compulsory motor vehicle insurance offered by the rental organisation against loss of or damage to the **rental vehicle** during the rental period. Provided the compulsory motor vehicle insurance has been activated, there is no additional requirement to purchase excess buy back.

5. the illegal or criminal use of a **rental vehicle** by the **policyholder** or an **insured person**; or
6. the direct operation of the **rental vehicle** other than on a public roadway (whether sealed or unsealed) which is maintained by a local Council, Shire, Government body, company or private individual.

Exclusions

In addition to the General Exclusions applicable to all Sections, **we** will not be liable to pay any damages, loss, cost or expense arising from or attributable to:

1. any **rental vehicle** that is not comprehensively insured;
2. any use of the **rental vehicle** that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
3. the use of the **rental vehicle** by an **insured person** not holding a valid license for the country the motor vehicle is being operated in;
4. the **insured person** being in control of a **rental vehicle** whilst under the influence of alcohol or a drug not prescribed by a doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;

Section 7 - Missed Transport Connection & Overbooked Flights

Cover

Missed Transport Connection

If, whilst on a **journey** and during the **period of insurance**, an **insured person** misses a transport connection due to unforeseeable circumstances outside **your** or the **insured person's** control, and the insured person must attend an officially scheduled meeting or conference which cannot be delayed, **we** will pay the extra expenses incurred for alternative scheduled public transport to enable the **insured person** to attend the officially scheduled meeting or conference, up to the sum insured shown in the **policy schedule** against Section 7 - Missed Transport Connection.

Overbooked Flights

If, whilst on a **journey** and during the **period of insurance**, an **insured person** is denied boarding due to an overbooked airline flight and no alternative transport is made available within eight (8) hours of the scheduled departure time, **we** will reimburse **you** or the **insured person** up to the sum insured shown in the **policy schedule** against Section 7 - Overbooked Flights, for any resultant direct or indirect expenses, including the cost of carer services incurred as a consequence of the overbooked flight.

Exclusions

In addition to the General Exclusions applicable to all Sections, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. any missed transport connection arising from a business commitment, or a financial or contractual obligation of the **insured person** or of any travelling companion, **close business associate** or **close relative** of the **insured person**; or
2. the inability of any tour operator or wholesaler to complete arrangements for any tour or transit due to a deficiency in the number of people required to commence such tour or transit.

Section 8 - Personal Liability & Identity Theft

Cover

Personal Liability

If an **insured person** becomes legally liable to pay damages, compensation or legal expenses after their **effective date of coverage** as a result of causing:

1. bodily injury, including death, to any other person; or
2. loss of or damage to physical property;

and such bodily injury or damage is as a result of an accident occurring during the **period of insurance** and whilst the **insured person** was on a **journey** after their **effective date of coverage**, **we** will pay the **insured person** the cost of such damages, compensation or expenses, up to the limit stated in the **policy schedule** for Section 8 - Personal Liability.

Identity Theft

If, during the **period of insurance** and whilst on a **journey**, an **insured person** is the victim of an incident which ultimately results in them becoming the subject of **identity theft**, **we** will indemnify the **insured person** up to the sum insured shown in the **policy schedule** against Section 8 - Identity Theft, for:

1. reasonable legal expenses incurred, with our prior written consent:
 - i. in the defense of **you** or the **insured person** against any suit(s) by businesses or their collection agencies;
 - ii. in the removal of any criminal or civil judgments wrongly entered against you or the **insured person**; and
 - iii. to challenge the information in **your** or the **insured person's** consumer credit report;

2. the costs of notarising affidavits or similar documents for law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
3. the costs of sending certified mail to law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
4. loan application fees for re-applying for loan(s) due to the rejection of the original application because the lender received incorrect credit information; and
5. telephone expenses for calls to businesses, law enforcement agencies, financial institutions or similar credit grantors and credit agencies.

We will also pay for earnings lost by **you** or the **insured person** as a result of time off work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants or legal counsel, up to two hundred and fifty dollars (\$250) a day, to a maximum of ten thousand dollars (\$10,000).

Definitions

Identity Theft

identity theft means the act of knowingly transferring or using, without lawful authority, **your** or the **insured person's** means of identity which constitutes a violation or crime under any applicable government's law or local law, including the theft of personal data or documents pertaining to the **insured person's** identity and resulting in:

1. their fraudulent use to obtain money, goods or services; or
2. **you** or the **insured person** incurring costs to:
 - i. prevent fraudulent use;
 - ii. replace such documents;
 - iii. restore a credit rating or banking accounts; or
 - iv. amend or rectify records pertaining to the **insured person's** true name or identity.

Conditions

In addition to the General Conditions applicable to all Sections:

1. no admission of fault or liability may be made without **our** prior written consent;
2. **we** will be permitted to take over the settlement of any claim or conduct the defence in the **insured person's** name;
3. **we** will have full discretion in the handling of all proceedings;

4. **we** may at any time pay to the **insured person**, in connection with any claim or series of claims arising from the one original cause, the amount shown on the **policy schedule** as the limits for Section 8 - Personal Liability & Identity Theft (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled. Upon such payment being made, **we** will be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to date of such payment subject to the amount shown on the **policy schedule** as the limits for Section 8 - Personal Liability & Identity Theft; and
5. when **you** or an **insured person** becomes aware that an **identity theft** has occurred, **you** or the **insured person** must make a report to the police and obtain a police report as soon as practicably possible.

Exclusions

In addition to the General Exclusions applicable to all Sections, **we** will not be liable to pay any damages, loss, cost or expense arising from or attributable to:

1. **bodily injury** to the insured person or any member of the **insured person's** family ordinarily residing with them;
2. **bodily injury** to any person which occurs in the course of their employment, service contract or apprenticeship with the **insured person**;
3. loss of or damage to property owned by or in the control of the **insured person** or any member of the **insured person's** family ordinarily residing with them;

4. loss of or damage to property or **bodily injury**, caused directly or indirectly by, through or in connection with the ownership, use or possession of any mechanically propelled vehicle (with the exception of electronic wheelchairs and golf buggies), aircraft or watercraft;
5. **bodily injury**, loss of or damage to property caused by or arising from the **insured person's** business or trade, or from professional advice given by the **insured person**;
6. liability assumed under contract unless such liability would have arisen in the absence of such contract;
7. exemplary, punitive or aggravated damages, payment of any penalty or fine or multiple portion of any multiplied damages award;
8. expenses incurred due to any actual or attempted fraudulent, dishonest or criminal act by **you** or an **insured person** or any person acting with **you** or an **insured person**, or by any authorised representative of **you** or an **insured person**, whether acting alone or in collusion with others; or
9. expenses incurred due to **identity theft** by **you**, an **insured person**, an **insured person's close relative** or estranged **spouse or partner**, or any person who lives with **you** or an **insured person**, or who has lived with **you** or an **insured person** for a total of six (6) months or more during the three (3) years immediately preceding the **identity theft**.

Section 9 - Alternative Employee or Resumption of Assignment

Cover

Alternative Employee or Resumption of Assignment

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is undertaking a **journey on your behalf**, and **you** incur **alternative employee expenses** or **resumption of assignment expenses**:

1. as a direct result of the **insured person** dying or suffering **serious injury or serious sickness**; or
2. following an event covered under Sections 2, 3 or 4 of this **policy**;

we will reimburse **you** up to the sum insured shown in the **policy schedule** against Section 9 - Alternative Employee or Resumption of Assignment.

Definitions

Alternative Employee Expenses

alternative employee expenses means all reasonable and necessary travel expenses incurred in sending an **employee** to complete the business activities originally intended to be undertaken by the **insured person** on **your** behalf, limited to a business class return air flight and other essential expenses incurred in transportation of the **employee**.

Resumption of Assignment Expenses

resumption of assignment expenses means all reasonable and necessary travel expenses incurred in returning the **insured person** to recommence business activities undertaken on **your** behalf within ninety (90) days following an insured event under Sections 2, 3 or 4 of the **policy**, limited to a business class return air flight and other essential expenses incurred in such transportation of the **insured person**.

Exclusions

In addition to the General Exclusions applicable to all Sections, **we** will not be liable to pay loss, cost or expense:

1. for which **you** or the **insured person** had paid or budgeted prior to the commencement of the **journey**; or
2. incurred directly or indirectly from a **journey** undertaken against the advice of a **doctor** or when the **insured person** is unfit to travel or if the purpose of the **journey** is to enable the **insured person** to seek medical attention for a **pre-existing condition**.

Section 10 - Kidnap, Ransom, Extortion, Hijack & Detention

Cover

Kidnap, Ransom & Extortion

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and is **kidnapped** or the subject of **extortion**, **we** will reimburse **you** or the **insured person extortion** or **ransom monies** paid up to the sum insured shown in the **policy schedule** against Section 10 - Kidnap, Ransom & Extortion.

We will also pay **you** or the **insured person** up to the sum insured shown in the **policy schedule** against Section 10 - Kidnap, Ransom & Extortion for:

1. loss caused by the actual destruction, disappearance, confiscation or seizure of property or other consideration intended as **extortion or ransom monies** for a **kidnapping** or **extortion** insured hereunder, whilst the **extortion** or **ransom monies** are being delivered to the person or group believed to be responsible for the **kidnap** or **extortion** by a person with the authority of the **policyholder** or an **insured person** to make such delivery;
2. the amount paid by **you** or an **insured person** for **other expenses** resulting directly from a **kidnap** or **extortion** occurring during the **period of insurance**; or
3. the actual, necessary and reasonable expenses to engage independent security consultants to investigate a **kidnap**, recover or negotiate the release of a **kidnapped insured person**, or pay any **extortion or ransom monies**, provided that **we** have given **our** prior written consent to the use of such consultants.

We will also pay **you** the actual, necessary and reasonable external expenses to engage an independent image and/or public relations consultant, and/or costs associated with media broadcasts, to help protect and/or positively publicise **your** business and corporate image, up to a maximum of fifteen thousand dollars (\$15,000) for any one **kidnap, extortion or extortion threat**. These expenses must be directly in connection with a **kidnap, extortion or extortion threat** and incurred within twenty-one (21) days thereof.

Hijack & Detention

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and is **detained** for a minimum of twenty-four (24) continuous hours:

1. as a result of the **common carrier conveyance** in which they are travelling being **hijacked**; or
2. by any Government, State or lawful authority without being ultimately convicted of breaking the law of any Country or State;

we will pay **you** or the **insured person** up to the sum insured shown in the **policy schedule** against Section 10 - Hijack & Detention.

We will also pay **you** or the **insured person** the reasonable legal costs incurred up to a maximum of fifty thousand dollars (\$50,000) as a result of the **insured person** being falsely arrested or wrongfully **detained** whilst on a journey.

Definitions

Common Carrier Conveyance

common carrier conveyance means an aircraft, vehicle, train, vessel or other public transportation which is licensed to carry fare paying passengers.

Consequential Personal Financial Loss

consequential personal financial loss means but is not limited to, pecuniary loss incurred by an **insured person** resulting directly from the failure to renew insurance contracts, failure to exercise stock options, and failure to respond to margin or loan calls by financial institutions.

Detained

detained means restraint by way of custody or confinement against the **insured person's** will.

Extortion/Extortion Threat

extortion/extortion threat means intimidation by threat or a series of threats to **kidnap** or inflict harm upon any **insured person** or their accompanying **close relative**.

Extortion or Ransom Monies

extortion or ransom monies means a consideration paid for the return of a **kidnap** victim or consideration paid to terminate or end an **extortion**, to a person believed to be responsible for the **kidnap** or **extortion** and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.

Hijack/Hijacked

hijack means the unlawful seizure or wrongful exercising of control of a **common carrier conveyance**.

Kidnap/Kidnapped/Kidnapping

kidnap/kidnapped/kidnapping means the illegal abduction and holding under duress or by fraudulent means of any **insured persons** for the purposes of demanding **extortion** or **ransom monies** as a condition of release.

Other Expenses

other expenses means:

1. reasonable and customary interest costs for any loan taken by **you** or the **policyholder** from a financial institution in order to pay **extortion** or **ransom monies**;
2. reasonable and customary travel and accommodation expenses incurred by **you** or the **policyholder** as a result of a **kidnap** or **extortion**;
3. a reasonable reward paid by **you** or the **policyholder** to an informant for information not otherwise available which leads to the arrest and conviction of persons responsible for a **kidnap** or **extortion** insured hereunder;
4. the **income** which **you** continue to pay an **insured person** who has been the subject of a **kidnap** or **extortion**, provided that coverage will only apply at the **income** level in effect prior to the **kidnap** or **extortion**:
 - i. for up to sixty (60) days after the release of the **insured person** from a **kidnap**;
 - ii. until discovery of the death of the **insured person**;
 - iii. for up to one hundred and eighty (180) days after you receive the last credible evidence that the **insured person** is still alive; or
 - iv. for up to sixty (60) months from the date of the **kidnap**, if the **insured person** has not been released;
5. wage or salary payments made by **you** for a temporary replacement **employee** to perform the duties of an **insured person** who is **kidnapped**, including a period up to thirty (30) days after the release of the **insured person**, but not exceeding sixty (60) months from the initial date of the **kidnap**;
6. expenses resulting in **consequential personal financial loss** to an **insured person** on account of an inability to attend to personal financial matters due to their **kidnapping**;

7. reasonable travel costs for a **kidnap** victim to join their family upon their release, and the travel costs of a replacement **employee** to perform the business duties of the **kidnap** victim, limited to an economy fare and payable once per **insured person** and replacement **employee** per **kidnap**;
8. reasonable and customary fees and expenses of a qualified interpreter assisting **you** or an **insured person** in the event of a **kidnap** or **extortion**;
9. reasonable medical, psychiatric, and legal expenses incurred by an **insured person**, with **our** prior written consent, for a twelve (12) month period following their release from **kidnap**; and
10. any other reasonable expenses incurred by the **policyholder**, with **our** prior written consent, in resolving a **kidnap** or **extortion** insured hereunder.

Conditions

In addition to the General Conditions applicable to all Sections:

1. the total of all payments made by **us** under this Section in relation to any one **insured person** for any one **kidnap** or **extortion** shall be limited to the sum insured stated in the **policy schedule** against Section 10 - Kidnap, Ransom & Extortion;
2. the **policyholder** and **insured persons** shall make a reasonable effort not to disclose the existence of this insurance; and
3. the maximum amount payable under this Section for any **kidnap**, ransom demand or **extortion** in South America or Mexico shall be the lesser of fifty thousand dollars (\$50,000) per **insured person** or the sum insured shown in the **policy schedule** against Section 10 - Kidnap Ransom & Extortion.

Exclusions

In addition to the General Exclusions, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. any loss resulting from the surrender of money, property or other consideration as the result of a direct physical encounter involving the use or threat of force or violence, unless such monies or property are being held or delivered for the sole purpose of paying **extortion** or **ransom monies**;
2. the **kidnap** or **extortion** of an **insured person** occurring in their **country of residence** or a country where they have been living for more than one hundred and eighty (180) consecutive days at the time the **kidnap** or **extortion** occurs; or
3. any fraudulent, dishonest or criminal act committed by **you**, an **insured person** or any person **you** or an **insured person** authorises to be in possession of **extortion** or **ransom monies**.

Section 11 - Extra Territorial Workers Compensation

Cover

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** within Australia and suffers **accidental death** or a **bodily injury** or **sickness**, we will indemnify the **policyholder** up to the limit stated in the **policy schedule** against Section 11 - Extra Territorial Workers Compensation, for compensation benefits consequently payable under any workers' compensation legislation which provides:

1. benefits to injured workers or their dependants for **accidental death**, **bodily injury** or **sickness** arising out of or in the course of their employment; or
2. damages consequently payable at common law except where the entitlement arises solely under any statute;

subject to the Additional Limits of Liability set out below.

Additional Limits of Liability

1. In the case of a claim for compensation benefits, the amount payable will be the difference (if any) between the benefits payable by **you** and the amount which the **insured person** or their dependants are entitled to claim under any workers' compensation insurance which **you** were required to effect as described above, but not to exceed the Additional Limits of Liability specified in the **policy schedule** against Section 11 - Extra Territorial Workers Compensation.
2. In the case of a claim for damages at common law, the amount payable will be the difference (if any) between the damages and legal costs payable by **you** and the amount of indemnity to which **you** would have been entitled under any workers' compensation insurance which you were required to effect as described above but not to exceed the Additional Limits of Liability specified in the **policy schedule** against Section 11 - Extra Territorial Workers Compensation.
3. The Additional Limits of Liability are amounts specified in the **policy schedule** against Section 11 - Extra Territorial Workers Compensation and will apply as follows:
 - i. Extra Territorial Workers Compensation - Weekly Benefit is the limit of weekly compensation for each **insured person**;
 - ii. Extra Territorial Workers Compensation - Event Benefit is the total limit of liability in respect of all compensation, damages, costs and expenses arising out of any one **accident** whether involving one or more **insured persons**; and

- iii. Aggregate Limit of Liability Extra Territorial Workers Compensation d) is the aggregate for all compensation, damages, costs and expenses for all occurrences or events occurring during any one **period of insurance**, whether involving one or more **insured persons**.

- iii. whilst an **insured person** is working on an interim basis for no more than six (6) months outside the state or territory in which the **insured person's** usual place of employment or employment base, is located.

Conditions

In addition to the General Conditions applicable to all Sections:

1. any benefits otherwise payable under Sections 1 or 2 of this **policy** with respect to any **insured person** will be reduced by the amount of any benefits payable under this Section with respect to that **insured person**;
2. if reasonably required by **us, you** must authorise **us** to have access to the files and information held by any workers' compensation insurer with whom **you** have effected insurance; and
3. this Section applies only:
 - i. with respect to **insured persons** who are employed by the **policyholder** or who are deemed by any applicable workers' compensation legislation to be workers employed by the **policyholder** and who are employed or engaged within Australia and whose employment or engagement is to be performed substantially within Australia;
 - ii. if, during the currency of the **policy**, the **policyholder** maintains workers' compensation insurance as required by the law of any state or territory of Australia which applies to the employment of **employees** by the **policyholder**, or if the **policyholder** is otherwise licensed under such laws as a self-insurer; and

Exclusions

In addition to the General Exclusions, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. any claim for punitive, exemplary or aggravated damages.

Section 12 - Political Unrest & Natural Disaster Evacuation

Cover

If, during the **period of insurance** and after an **insured person's effective date of coverage**, an **insured person** is on a **journey** and:

1. officials in that country recommend that certain categories of persons, which categories include the **insured person**, should leave that country;
2. the Australian government, through its Department of Foreign Affairs and Trade, issues a Consular Travel Warning recommendation that certain categories of persons, which categories include the **insured person** should leave that country;
3. an **insured person** is expelled or declared persona non grata in that country;
4. there is wholesale seizure, confiscation or expropriation of the **policyholder's** or the insured person's property, plant or equipment in that country; or
5. a natural disaster has occurred in that country, and a state of emergency has been declared necessitating immediate evacuation of the **insured person** in order to avoid risk of **bodily injury** or **sickness**;

we will pay the actual, necessary and reasonable expenses incurred:

1. to return the **insured person** to their **country of residence** or the nearest place of safety using the most reasonably available method of transport, provided that prior approval has been obtained by Chubb Assistance, up to the maximum sum insured shown in the **policy schedule** against Section 12 - Political Unrest & Natural Disaster Evacuation; and

2. for reasonable accommodation costs for up to twenty-one (21) days if the **insured person** is unable to return to their **country of residence**, provided that prior approval has been obtained by Chubb Assistance.

Exclusions

In addition to the General Exclusions, **we** will not be liable to pay loss, cost or expense arising from or attributable to:

1. the **insured person** violating the laws or regulations of the country they are in;
2. the **insured person** failing to produce or maintain immigration, work, residence or similar visas, permits or other similar documentation;
3. any debt, insolvency, commercial failure, the repossession of any property by a titleholder or any other financial cause;
4. failure of **you** or the **insured person** to honour any contractual obligation or bond or to obey any conditions in a licence;
5. the **insured person** being evacuated from their **country of residence**;
6. the political unrest or natural disaster that resulted in the **insured person's** evacuation being in existence prior to the **insured person** entering the country or its occurrence being foreseeable to a reasonable person before the **insured person** entered the country; or
7. costs of meals incurred by an **insured person** whilst they are receiving cover under Section 12 - Political Unrest & Natural Disaster Evacuation.

Lifestyle Protection Benefits

Accidental H.I.V. Infection Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and accidentally contracts the Human Immunodeficiency Virus (H.I.V.) infection:

1. as a direct result of **bodily injury** caused by a violent and physical bodily assault by another person on the **insured person** during the **period of insurance** and whilst they are an **insured person**; or
2. as a direct result of receiving medical treatment provided by a registered and legally qualified medical practitioner or registered nurse for an **insured person's bodily injury** or **sickness** while he or she is insured under this **policy**;

we will pay the **insured person** up to the amount stated in the **policy schedule** against Lifestyle Protection Benefits - Accidental H.I.V. Infection Benefit, provided that:

1. there is a positive diagnosis within one hundred and eighty (180) days of the event giving rise to the H.I.V. infection;
2. any event leading to or likely to lead to a positive diagnosis of H.I.V. is reported to **us** and medical tests are carried out by a registered and legally qualified medical practitioner no more than forty-eight (48) hours from the date and time of the event giving rise to the H.I.V. infection; and
3. a recognised laboratory carries out medical and clinical tests that conclusively prove that the **insured person** was not H.I.V. positive at the time and date of the event giving rise to the H.I.V. infection. No benefit will be payable if **you** or the **insured person** fail to comply with or to provide the required level of proof.

Accommodation and Transport Expenses

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** and is admitted as an in-patient of a hospital, which is more than one hundred (100) kilometres from the insured person's normal place of residence, we will pay the actual and reasonable transport and/or accommodation expenses incurred by their **spouse or partner** and/or **dependent children** to travel to or remain with the **insured person** up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Accommodation and Transport Expenses.

Advanced Payment

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** or **sickness** for which benefits are payable under Section 1, Events 20 or 22, provided that medical evidence is presented from a **doctor** or **specialist** certifying that the total period of **temporary total disablement** will be a minimum of twenty-six (26) continuous weeks, **we** will pay at the time of first payment twelve (12) weeks benefit.

Automatic Extension of Cover

If, during the **period of insurance**, an **insured person's** original expected return to their **country of residence** is postponed due to delay of transport which is outside the control of the **insured person**, or due to the **insured person's** inability to travel as a result of an **injury** or **sickness** for which a claim is payable under this **policy**, **we** will automatically extend the **insured person's** cover for that **journey** under this **policy** for up to three (3) calendar months from the date of the **insured person's** original expected return to their **country of residence**, and including any such time that falls outside the **period of insurance**.

Bed Care Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** suffers **bodily injury** or **sickness** whilst on a **journey** and becomes a **bed care patient** outside Australia, **we** will pay up to the amount stated in the **policy schedule** against Lifestyle Protection Benefits - Bed Care Benefit for each completed twenty-four (24) hour period that an **insured person** remains a **bed care patient**.

Coma Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** which directly causes or results in the **insured person** being in a state of continuous unconsciousness and the **insured person** or their legal representative provide us with a doctor's certificate that verifies that the direct cause of the continuous unconsciousness was the **bodily injury**, **we** will pay the **insured person** or their legal representative the amount stated in the **policy schedule** against Lifestyle Protection Benefits - Coma Benefit.

Dependent Child Supplement

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and suffers **bodily injury** which results in **accidental death**, **we** will pay to the **insured person's** spouse or partner or legal representative of the **insured person's** estate, the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Dependent Child Supplement, for each **dependent child** of the **insured person** subject to the maximum benefit amount stated per family.

Domestic Help Benefit for Accompanying Spouse or Partner

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the accompanying **spouse** or **partner** of the **insured person** is a non income earner, and sustains a **bodily injury** for which a benefit would be payable under Section 1, Events 20 and/or 21 and a **doctor** certifies that they are unable to carry out **domestic duties**, **we** will pay the actual and reasonable costs incurred for hiring domestic help up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Domestic Help Benefit, provided that the domestic help is not carried out by the **insured person** or their **close relatives**, nor a person permanently residing with the **insured person**.

Education Fund Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** suffers **accidental death** whilst on a **journey**, **we** will pay for fees incurred on behalf of each surviving dependent child, up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Education Fund Benefit, to that **dependent child's** school or university.

Escalation of Claim Benefit

Subject to renewal of this **policy** and payment of the **premium**, after payment of a benefit under Section 1, Events 20, 21, 22 or 23 continuously for twelve (12) months and again after each subsequent period of twelve (12) months during which a benefit is paid, the benefit will be increased by a compound rate of five percent (5%) per annum.

Executor Emergency Cash Advance Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** suffers **accidental death** whilst on a **journey**, upon the executor of the estate's request, **we** will advance to the executor of the **insured person's** estate the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Executor Emergency Cash Advance Benefit, whilst the administration of the insured person's estate is being arranged.

Home Burglary Excess Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** whilst their place of residence is burgled, **we** will reimburse the **insured person** for the excess amount they become liable to pay under a home contents insurance policy, up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Home Burglary Excess Benefit.

Independent Financial Advice Benefit

Following payment of a Benefit Amount under Section 1, Events 1 to 8a), **we** will reimburse the **insured person's** **spouse** or **partner** or estate up to the maximum amount shown in the **policy schedule** against Lifestyle Protection Benefits - Independent Financial Advice Benefit, for professional financial planning advice provided by a qualified financial planner within six (6) months after the date of the event.

Keys and Locks Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and loses their identification and keys at the same time, **we** will reimburse the **insured person** for the replacement of keys and locks to their home and/or motor vehicle up to the amount shown in the **policy**

schedule against Lifestyle Protection Benefits - Keys and Locks.

Loss of Life Benefit

If an **insured person** aged under sixty-five (65) is on a **journey** and, during the **period of insurance** and within four (4) weeks of the commencement of the **journey**, dies solely and directly as the result of the following specified sicknesses:

1. ischaemic heart disease;
2. stroke;
3. cancer;
4. dementia or Alzheimer's disease; or
5. lower respiratory disease;

which first became apparent after the commencement of such **journey**, **we** will pay up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Loss of Life Benefit, provided that the policy period does not exceed twelve (12) months and the specified sickness and/or death was not directly or indirectly caused by any General Exclusion, or:

1. any **pre-existing condition**;
2. childbirth, pregnancy or any complications thereof;
3. Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection; or
4. a **journey** within the **insured person's country of residence** or where the **journey** did not originate from Australia or New Zealand.

Modification Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** for which a benefit is paid under

Section 1, Events 2 or 3, we will pay up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Modification Benefit, for costs necessarily incurred to modify the **insured person's** home and/or motor vehicle, or costs associated with relocating the **insured person** to a more suitable home, provided that medical evidence is presented from a **doctor** or **specialist** certifying the modification and/or relocation is necessary.

Orphan Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** and their accompanying **spouse or partner** are on a **journey** and suffer **accidental death** as a result of the same accident, **we** will pay to the **insured persons'** estate or the guardian of the **dependent children** a lump sum benefit for each surviving **dependent child** subject to a maximum benefit amount per family as shown in the **policy schedule** against Lifestyle Protection Benefits - Orphan Benefit.

Out of Pocket Expenses Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** which directly results in otherwise unforeseeable expenses for clothing, medical aids (not including electronic devices) and local transportation for the purpose of seeking medical treatment, we will pay the actual and reasonable costs incurred up to the maximum amount shown in the **policy schedule** against Lifestyle Protection Benefits - Out of Pocket Expenses, provided that those costs are not insured elsewhere under this **policy**, or otherwise applicable to an expense for which a Medicare benefit is payable.

Premature Birth/Miscarriage Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** which results in premature childbirth (prior to twenty-six (26) weeks gestation) or miscarriage, **we** will pay the **insured person** the lump sum benefit amount shown in the **policy schedule** against Lifestyle Protection Benefits - Premature Birth/Miscarriage Benefit.

Rehabilitation Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** for which a benefit is paid under Section 1, Events 2, 20 or 21, **we** will pay up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Rehabilitation Benefit for costs necessarily incurred for tuition or advice for the **insured person** from a licensed vocational school, provided such tuition or advice is undertaken with **our** prior written agreement and that medical evidence is presented from a **doctor** or **specialist** certifying the tuition or advice is necessary.

Repatriation & Funeral Expenses Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and suffers death as a result of **bodily injury** or **sickness**, we will reimburse the reasonable expenses incurred up to the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Repatriation & Funeral Expenses Benefit, for:

1. the cost of returning the **insured person's** mortal remains and/or personal effects to the **insured person's country of residence** or a place nominated by the **insured person's spouse or partner** or the legal representative of the **insured person's** estate; and
2. the cost of the **insured person's** funeral, burial or cremation and associated expenses;

provided that we and/or Chubb Assistance are notified as soon as possible, and prior to the arrangement of any repatriation or funeral services.

Spouse or Partner Accidental Death Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and the **insured person's spouse or partner** (who is not travelling with the **insured person**) suffers an **accidental death**, we will pay the **insured person** the amount shown in the **policy schedule** against Lifestyle Protection Benefits - Spouse or Partner Accidental Death Benefit.

Spouse or Partner Employment Training Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** which results in **accidental death** or **permanent total disablement**, we will reimburse an **insured person's spouse or partner** up to the benefit amount shown in the **policy schedule** against Lifestyle Protection Benefits - Spouse or Partner Employment Training Benefit for the actual costs incurred for training or retraining the **insured person's spouse or partner**:

1. for the sole purpose of obtaining gainful employment;
2. to improve their potential for employment; and/or
3. to enable them to improve the quality of care they can provide to the **insured person**;

provided that:

1. the **spouse or partner** has not attained the age of sixty-five (65) years of age at the commencement of the training; and
2. the training is provided by a recognised institution with qualified skills to provide such training.

This benefit is payable in addition to any other applicable benefit amount payable under this **policy** and only applies if the **spouse or partner** incurs Employment Training Expenses within twenty-four (24) months following the date of the **insured person's bodily injury** resulting in **accidental death** or **permanent total disablement**.

Student Tutorial Benefit

If an **insured person** is a registered full time student and, during the **period of insurance** and after their **effective date of coverage**, the **insured person** sustains a **bodily injury** whilst on a **journey**, and a **doctor** certifies that the **insured person** is unable to attend classes as a result of the **bodily injury**, we will pay the actual costs incurred for home tutorial services to the maximum amount shown in the **policy schedule** against Lifestyle Protection Benefits - Student Tutorial Benefit, provided that the tutorial service is not carried out by the **insured person's close relatives** nor a person permanently residing with the **insured person**.

Unexpired Membership Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and suffers a **bodily injury** which results in a benefit being paid under:

1. Section 1, Events 2 to 8a); or
2. Section 1, Events 20 and/or 21 for which a **doctor** or **specialist** certifies in writing will continue for a minimum period of twenty-six (26) weeks;

and it is certified by a doctor or specialist as preventing the **insured person** from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, we will pay the **insured person** a pro-rata refund of such fees paid for the current season or membership period, up to an aggregate amount as shown in the **policy schedule** against Lifestyle Protection Benefits - Unexpired Membership Benefit.

Corporate Protection Benefits

Chauffeur Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** for which a benefit is paid under Section 1, Event 20 or 22, provided that medical evidence is presented from a **doctor** or **specialist** certifying that the **insured person** is unable to operate a motor vehicle or travel on other available modes of public transport, **we** will pay up to the amount shown in the **policy schedule** against Corporate Protection Benefits - Chauffeur Benefit, for reasonable costs incurred for the hire of a suitable chauffeured vehicle or taxi to transport the **insured person** directly to and from their normal place of residence and normal place of work.

Childcare Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** for which a benefit is paid under Section 1, Events 2 to 8a), **we** will pay the **insured person** the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to the amount shown in the **policy schedule** against Corporate Protection Benefits - Childcare Benefit, but only in respect of additional costs that would not otherwise have been incurred.

Corporate Image Protection

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** which results in **accidental death** or **permanent total disablement**, **we** will pay the **policyholder** the actual and reasonable expenses necessarily incurred for the services of image/public relations consultants for the purpose of protecting the **policyholder's** corporate image, up to the amount shown in the **policy schedule** against Corporate Protection Benefits - Corporate Image Protection.

Disappearance

If the body of an **insured person** is not found within twelve (12) months after an **accident** involving the conveyance in which they were travelling whilst on a **journey**, **accidental death** will be presumed in the absence of any evidence to the contrary. The **accidental death** benefit amount set out under Section 1, Event 1 shall become payable, subject to a signed undertaking by the beneficiary that if the **insured person** is subsequently found alive, such **accidental death** benefit amount will be refunded to **us**.

Replacement Staff/Recruitment Costs

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and sustains a **bodily injury** and in **our** judgement we believe that a benefit will be paid under Section 1, Event 1 or 2, **we** will pay the actual and reasonable costs incurred by the **policyholder** for the recruitment of replacement **employees**, up to the amount shown in the **policy schedule** against Corporate Protection Benefits - Replacement Staff/ Recruitment Costs, provided that the costs are incurred within sixty (60) days and be crucial and necessary for the **policyholder's** business to continue. The **policyholder** must first provide a signed undertaking that any amount paid to the **policyholder** will be repaid to **us** if it is found that a valid claim did not or will not eventuate.

Trauma Benefit

If, during the **period of insurance** and after an **insured person's effective date of coverage**, the **insured person** is on a **journey** and is an eye witness or victim of a criminal act such as murder, rape, sexual assault, violent robbery, **kidnapping** or an act of terrorism, **we** will pay the **insured person** or **policyholder** up to the amount specified in the **policy schedule** against Corporate Protection Benefits - Trauma Benefit.

General Conditions & Provisions Applicable to this Policy

Aggregate Limit of Liability

Except as provided below, **our** total liability for all claims arising under Section 1, Part A - Accidental Death and Disablement, in respect of any one **accident** or series of **accidents** arising out of any one occurrence during the **period of insurance**, shall not exceed the amount shown in the **policy schedule** against Aggregate Limit of Liability Any One Accident or Occurrence a).

Our total liability for all claims arising under Section 1, Part A - Accidental Death and Disablement, in respect of any one **accident** or series of **accidents** arising out of any one occurrence during the **period of insurance**, relating to air travel in aircrafts whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific routes, shall not exceed the amount shown in the **policy schedule** against Aggregate Limit of Liability Non-Scheduled Air Travel b).

Our total liability for all claims arising under Section 10 - Kidnap, Ransom, Extortion, Hijack & Detention, in respect of any one insurable event or series of events arising out of any one occurrence during the **period of insurance**, whether involving one or more **insured persons**, shall not exceed the amount shown in the **policy schedule** against Aggregate Limit of Liability Kidnap, Ransom, Extortion, Hijack & Detention c).

Our total liability for all claims arising under Section 11 - Extra Territorial Workers Compensation, in respect of all compensation, damages, costs and expenses for all occurrences, events and **accidents** occurring during any one **period of insurance**, whether involving one or more **insured persons**, shall not exceed the amount shown in the **policy schedule** against Aggregate Limit of Liability Extra Territorial Workers Compensation d).

Our total liability for all claims arising under Section 12 - Political Unrest & Natural Disaster Evacuation, in respect of any one insurable event or series of events arising out of any one occurrence during the **period of insurance** shall not exceed the amount shown in the **policy schedule** against Aggregate Limit of Liability Political Unrest & Natural Disaster Evacuation e).

Alteration of Risk

You must tell **us** as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of damage, injury, liability, loss or **sickness**.

Assignment and Beneficiary Change

No assignment of interest under this **policy** will be binding on us unless and until the original or a duplicate thereof is filed with **us**. **We** assume no responsibility for the validity of an assignment. No beneficiary change under this **policy** will bind **us** unless **we** receive written notice of such change.

Cancellation

The **policyholder** may cancel this **policy** at any time by notifying **us** in writing. The cancellation will take effect from 4:00pm on the day **we** receive the **policyholder's** written notice of cancellation or such time as may be otherwise agreed.

We may cancel the **policy** or any Section thereof, for any of the reasons set out in Section 60 of the Insurance Contracts Act 1984 (Cth) by issuing a notice thirty (30) days in advance in writing in accordance with Section 59 of the Insurance Contracts Act 1984 (Cth).

If the **policy** is cancelled by either the **policyholder** or **us**, **we** will refund the **premium** for the **policy** less a pro-rata proportion of the **premium** to cover the period for which insurance applied. However **we** will not refund any **premium** if **we** have paid a claim or benefit to **you** or an **insured person** under the **policy**.

Cover in respect to an **insured person** will end on the earlier of:

1. the date the **insured person** no longer meets the criteria for an insured person set out in the **policy schedule**;
2. the end of the **period of insurance**;
or
3. when this **policy** is cancelled by you at your request or by us pursuant to the Insurance Contracts Act 1984 (Cth).

Cover in respect to an **insured person's spouse or partner** and/or **dependent child(ren)** will end on the earlier of:

1. the date insurance cover in respect of the **insured person** terminated in accordance with the above; or
2. the date such **spouse or partner** and/or **dependent child(ren)** ceases to be a **spouse or partner** and/or **dependent child(ren)** of the **insured person**.

Currency

All amounts shown are in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount to be paid will be the rate of exchange published in the Australian Financial Review on the date the expense is incurred or loss is sustained. All claims will be paid in Australian dollars.

Entire Contract/Alteration

This **policy** will not be modified except by written amendment or endorsement attached hereto and signed by **our** Authorised Representative.

Exposure

Where an **insured person** is exposed to the elements as a result of an **accident** and suffers from any of the **events** stated in the Table of Events as a direct result of that exposure within twelve (12) months of the **accident**, the **insured person** will be deemed for the purposes of this **policy** to have suffered a **bodily injury** on the date of the **accident**.

Medical Examination or Post Mortem

At **our** expense, **we** will be entitled to have any **insured person** medically examined or in the event of death, a post mortem examination carried out. **We** will give the **insured person** or their legal representative fair and reasonable notice of the medical examination.

Other Insurance

In the event of a claim, the **policyholder** and/or **insured person** must advise **us** as to any other insurance policies that may be available to pay or partially pay that claim.

Precautions

The **policyholder** and/or **insured person** must take all reasonable care to prevent or minimise damage, injury, liability, loss, **accident** or **sickness**, including complying with any law, by-law, ordinance or regulation that concerns the safety of persons or property.

Proper Law and Jurisdiction

The construction, interpretation and meaning of the provisions of this **policy** will be determined in accordance with Australian Law. In the event of any dispute arising under this **policy**, including but not limited to its construction, validity, performance and/or interpretation, the **policyholder** and/or **insured person** will submit to the exclusive jurisdiction of any competent court in the Commonwealth of Australia.

Providing Proofs

The **insured person** must keep documents they will need in case of a claim. These proofs may include, but not be limited to, substantiation of the **insured person's** earnings, receipts, statements or medical certificates relating to a claim, injury reports, claim forms and any other relevant documentation which comes into **your** or an **insured person's** possession.

Subrogation

If **we** make any payment under this **policy**, then to the extent of that payment, **we** may exercise any rights of recovery held by the **policyholder** or the **insured person**. The **policyholder** and the **insured person** must not do anything which reduces any such rights and must provide reasonable assistance to **us** in pursuing any such rights.

War or Civil War

In respect of all claims arising out of **war** or **civil war** in any and all of Afghanistan, Chechnya, Iraq, and Somalia, our limit of liability shall be:

1. the lesser of the sum insured stated in the **policy schedule** or one hundred thousand dollars (\$100,000) in respect of any one event; and
2. five hundred thousand dollars (\$500,000) in the aggregate during the **period of insurance**;

with **our** liability to cease at the end of the **period of insurance**, irrespective of whether a **journey** has been completed.

General Exclusions Applicable to this Policy

- We will not pay benefits, loss, costs or expense arising out of any:**
1. radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste;
 2. cosmetic, elective or plastic surgery, (except and to the extent that it is necessary for the cure or alleviation of **bodily injury** to or **sickness** suffered by the **insured person**);
 3. sexually transmitted or transmissible disease or any infection or virus derived from a sexually transmitted or transmissible disease;
 4. treatment or services covered by:
 - i. Medicare;
 - ii. any workers' compensation legislation;
 - iii. any transport accident legislation;
 - iv. any government sponsored fund, plan or medical benefit scheme; or
 - v. any other insurance policy required to be effected by or under law;
 5. professional services rendered in Australia for which Medicare benefits are or would be payable in accordance with the *Health Insurance Act 1973* (Cth), *National Health Act 1953* (Cth) or the *Private Health Insurance Act 2007* (Cth) or any succeeding legislation to those Acts, or other claims which would result in **us** contravening those Acts;
 6. claim where the **policyholder** or the **insured person**, or any of **your** or the **insured person's** representatives refused to follow **our** or Chubb Assistance's instructions and directions;
 7. claim by any **insured person** who has attained the age of eighty-five (85) years. This will not prejudice any entitlement to claim benefits which have arisen or occurred on or before an **insured person** attained the age of eighty-five (85) years;
 8. **insured person** engaging in or taking part in:
 - i. flying in an aircraft or aerial device other than as a passenger in any aircraft licensed to carry passengers; or
 - ii. training for or participating in professional sport of any kind;
 9. intentional self-inflicted **bodily injury**, suicide or any illegal or criminal act committed by the **policyholder** or an **insured person**;
 10. claim that would result in **us** contravening any workers compensation legislation and or transport accident legislation;
 11. claim to the extent that trade or economic sanctions or other laws or regulations prohibit the Insurer, its parent company or its ultimate controlling entity from providing the insurance;
 12. travel to Cuba and/or Iran;
 13. expenses arising directly or indirectly out of the insolvency or bankruptcy of a travel agent, tour operator, accommodation provider or supplier, airline or other carrier, or any other travel or tourism services provider, or the insolvency of any entity with whom they deal; or
 14. amounts recoverable by the **policyholder** and/or the **insured person** from any other source (with the exception of other insurance).

How to Make a Claim

If you wish to make a claim the contact details are as follows:

E-mail: aus.ahclaims@chubb.com

Post: PO Box 20336
World Square PO NSW 2002

Notice of Claim

Report Within 30 Days of Loss

Any occurrence or loss which may give rise to a claim under this **policy** should be reported to **us** in writing within thirty (30) days or in any event, as soon as reasonably possible after the occurrence or loss. Failure to furnish **us** with notice within the time provided in the **policy** will not invalidate any claim but a failure to do so may result in **us** being prejudiced and may reduce **our** liability under the **policy**.

Proof of Loss

Written proof of loss must be given to **us** as soon as possible and, in any event, within thirty (30) days after **we** receive notice of **your** claim together with original copies of all relevant documentation. **You** or the **insured person** will, at **your** or their expense, provide **us** with such certificates, information and evidence as **we** may from time to time require, in a form prescribed by **us**.

Physical Examination and Autopsy

Provided that **we** give reasonable notice, **we** will be allowed to have any **insured person** medically examined or, in the **event** of an **insured person's** death, a post mortem examination carried out at **our** expense.

Claims Investigation

In the event of a claim, **we** may make any investigation **we** deem necessary, and both **you** and the **insured person** will cooperate fully with such investigation. Failure by **you** or the **insured person** to cooperate with **our** investigation may result in denial of the claim or cancellation of the **policy**.

Payment of Claim

The benefit for Section 1, Event 1 will be paid to **you** or as **you** direct. Unless otherwise specified in the **policy**, all other benefits will be payable to the **insured person** or as they direct. All such payments will be a discharge to **us** with respect to all claims under your **policy**.

Fraudulent Claims

If any claim under this **policy** is fraudulent in any respect, or if any fraudulent means or devices are used by **you**, the **insured person**, or anyone acting on **your** or the **insured person's** behalf to obtain benefits under this **policy**, **we** may, subject to law reduce **our** liability in respect of such claim or may refuse to pay the claim in whole or in part.

Processing and Payment of Claims

Subject to payment of the **premium**, **we** will take all reasonable steps to pay a valid claim promptly.

Making Claims After Your Policy is Cancelled

If your **policy** is cancelled effective from a particular date, this does not affect **your** rights to make a claim under **your policy** if the **event** occurred before the date that the cancellation became effective.

Commitment to Service

Chubb's Internal Dispute Resolution Process is evidence of Chubb's commitment to service. Chubb has established an Internal Dispute Resolution Panel to handle any unresolved complaints. It underscores Chubb's commitment to acting fairly and honestly with its customers.

If **you** are not satisfied with any aspect of the service that **you** receive in relation to the Corporate Travel Policy, **we** would appreciate **you** letting us know.

Our website can be visited at www.chubb.com/au or **you** can contact **us** on: O +61 2 9335 3200
F +61 2 9335 3411

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

Contact Us

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