



Insurance Cover Summary

Corporate Travel – Alumni Private Travel

Flinders University

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Insurance Cover Summary

Class of Insurance: Corporate Travel – Alumni Private Travel

Insurer: AIG Australia Limited

Policy Number: 2300110376

Insured: The Flinders University of South Australia

and/or its/their subsidiary and/or related bodies corporate, as defined in the *Corporations Act 2001* (Cth) or as otherwise required by statute, including any subsidiary or business acquired or incorporated during the Period of Insurance, businesses and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.

Insured ABN / ITC:

ABN (if applicable)	65 542 596 200
Registered for GST	Yes
Input Tax Credit	100%

Period of Insurance:

From:	4.00 pm ACST on 31/10/2016
To:	4.00 pm ACST on 31/10/2017

Both local time at the Insured's head office and any subsequent period for which the Insured shall pay or agree to pay and the Insurer(s) shall agree to accept a premium.

and extends to cover the Insured Person(s) until the date of return as defined in "A Journey" irrespective of the expiry date of the policy or subsequent renewal

The Business: Consisting principally but without limiting the generality:

Tertiary education and research institution and the various controlled and associated entities and businesses thereto

Insured Persons: **Category 1 Staff & agreed private travel**
All persons authorised by the University to travel for and on behalf of the University including spouses, partners and dependent children

Those persons on an offer and acceptance basis travelling as private individuals, couples or families as separately declared and all not otherwise included in any other category

Territorial Limits: Worldwide

Covering: Insured Persons for their Category Benefits insured whilst undertaking "A Journey"

A Journey: Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of 365 consecutive days or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel

Journey Definition: A Journey is as described in the Policy noting in addition that;

Journey means a business and associated private trip involving travel exceeding a radius of fifty (50) km from the Covered Persons normal place of residence or



business premises, undertaken and authorised by the Policyholder, and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be three hundred and sixty five (365) days.

A Journey must commence during the Period of Insurance

- Premium:** The definition of Premium in the Policy document is extended to include “and other premiums as declared from time to time and paid by an Insured Person”
- Claim Payments:** It is agreed and declared that payment of claims will be paid in the normal course of settlement individually to the Insured Person or otherwise as they direct but to the Insured if so directed by the Insured
- Policy Excess:** Section 5 – Weekly Benefits sections B & E – 7 days
Section 4 – Luggage & Business Property
All claims \$100 per claim except;
Electronic Equipment \$250 per claim
or as otherwise shown in the schedule of benefits attaching hereto
- Age Limit:** Any Insured Person under 101 years of age at the commencement of “A Journey” but always subject to the policy conditions
- Currency:** All amounts shown are expressed in Australian Dollars, unless specified otherwise
- Policy Wording:** “SmartProtect” Travel Wording PDS JM 12/00851.4



Schedule of Benefits (Summary):

Schedule of Benefits		Category 1
		Alumni Private Travel
Section 1	Medical, Evacuation and Additional Expenses	
	Overseas Medical Expenses	Unlimited
	Additional Cover:	
	Ongoing Medical Expenses in Australia	Included in 1A
	Overseas Medical Evacuation Expenses	Included in 1A
Section 2	Travel Guard tm	
	Call Travel Guard on +60 3 2772 5687 (Malaysia) AIG general claims notification or questions on 1800 339 663 www.aig.com.au	
Section 3	Loss of Deposits and Additional Expenses	Unlimited
	Additional Cover:	
	Frequent Flyer Points	Included per policy terms
	In Hospital Cash Benefit	\$200 per day: maximum 25 days
	Legal Expenses	Max \$50,000
	Hijack	\$2,000 per day: maximum 20 days
	Overbooked Flight	\$2,500
Section 4	Luggage, Personal Effects and Documents	\$10,000
	Specified items	Included in Luggage Limit
	Additional Cover:	
	Mislaid Luggage	\$3,000
	Credit Card Fraud	\$3,000
	Keys and Locks	\$2,000
	Money and Travel Documents	\$2,000
Section 5	Part A	
	Accidental Death & Disability (lump sum benefits Events 1-19)	2x Salary up to \$350,000
	Accompanying Spouse and Dependent Children	\$30,000
	Event 1 - Death of accompanying dependent child or Insured Person under 18 year of age is limited to:	\$7,500
	Additional Cover:	
	Death by Specified Sickness	\$25,000
	Broken Bones Benefit (Event 20) - Refer policy	up to \$7,500
	Corporate Image Protection	\$15,000
	Independent Financial Advice	\$10,000
	Trauma Counselling	\$5,000
	Accident by HIV Benefit	\$50,000
	Part B	
	Weekly Benefits – Bodily Injury (Event 21)	
<i>85% of Salary</i>	up to \$1,500 per week	
<i>Elimination Period</i>	14 days	
<i>Benefit Period</i>	156 weeks	
Domestic Help Benefit (Event 23) - 85% of cost of Domestic Help	per week: \$1,000 max.	
<i>Excess Period</i>	7 days	
<i>Benefit Period</i>	156 weeks	
Student Tutorial Expenses Benefit (Event 24) - 85% of Cost of Expenses	per week: \$1,000 max.	
<i>Excess Period</i>	7 days	



	<i>Benefit Period</i>	156 weeks
Part C	Surgical Benefit for Injury	up to \$20,000
	Brain Surgery	\$20,000
	Amputation of a Limb	\$20,000
	Fracture of a Limb requiring Open Reduction	\$5,000
	Any other Surgical procedure performed under general anaesthetic	\$2,500
Part D	Surgical Benefit for Sickness	up to \$20,000
	Open Heart Surgery	\$20,000
	Brain Surgery	\$20,000
	Abdominal Surgery performed under general anaesthetic	\$5,000
	Any other Surgical procedure performed under general anaesthetic	\$2,500
Part E	Weekly Benefits – Sickness (Event 22)	
	<i>85% of Salary</i>	Nil
	<i>Excess Period</i>	
	<i>Benefit Period</i>	
Section 6	Alternative Employee / Resumption of Assignment Expenses	\$20,000
Section 7	Political & Natural Disaster Evacuation Expenses	
	Evacuation Expenses	\$20,000
	Benefit Period	up to 21 days
Section 8	Missed Transport Connection	\$2,000
Section 9	Rental Vehicle Excess	\$5,000
Section 10	Kidnap & Ransom & Extortion	\$1,000,000
Section 11	Personal Liability	\$10,000,000
Section 12	Extra Territorial Workers' Compensation	
	Weekly Benefits	\$1,500
	Common Law	\$1,000,000
	Any one loss	\$2,000,000
	Aggregate Limit of Liability	\$2,000,000
Section 13	Corporate Travellers Family Care	
	Spouse Accidental Death	\$25,000
	Education Fund	\$15,000
	Spouse Retraining	\$15,000
Section 14	Identity Guard	
	Legal Expenses	\$5,000
	Lost Wages	\$1,000
	Obligation to pay	\$5,000
	Miscellaneous Expenses	\$5,000
	Annual Aggregate	\$10,000
Section 15	Search and Rescue Expenses	\$20,000 per person
	Aggregate Limit of Liability	up to \$100,000 per policy period
Section 16	AIG Global Security	Included



Sections	Aggregate Limit of Liability:	
4, 5, 6, 7, 8 & 9	Total Liability any one (1) Period of Insurance (a):	\$5,000,000
4, 5, 6, 7, 8 & 9	Non-Scheduled Flights (b):	\$500,000
10	Kidnap & Ransom & Extortion (c)	\$1,000,000
11	Personal Liability (d)	\$10,000,000

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