

# Insurance Cover Summary

## Corporate Travel – Alumni Private Travel

### Flinders University

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This Cover Summary is not the policy schedule. It is issued for ease of reference only by Arthur J. Gallagher. Reference should be made to the original policy issued by the insurer for full policy terms and conditions including policy exclusions or subjectives.



## Insurance Cover Summary

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**Class of Insurance:** Corporate Travel

**Insurer:** Chubb Insurance Australia Limited

**Policy Number:** 03PP006831

**Policy Wording:** Chubb Insurance Australia Business Travel Policy Wording and PDS (16PDSBT02)

**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 31/10/2018 |
| To:   | 4.00 pm ACST on 31/10/2019 |

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:** As declared from time to time including subsidiary and/or related incorporated and unincorporated parties, cooperative research centres, each council member, board member, committee member, officer, employee, student appointee, trustee, servant, agent, honorary research fellow and any student, researcher, volunteer worker, visiting academic or professional, members of; student union, clubs, societies, colleges, halls of residence, foundations, centres, institutes, alumni and including minority interest incorporated and unincorporated parties for whom the University undertakes to insure

**Category 1 – Alumni Declared Private Travel**

Those persons on an offer and acceptance basis travelling as private individuals including their accompanying Spouse/Partner and accompanying Dependent Children as separately declared and all not otherwise included in any other category

**Territorial Limits:** Worldwide

**Scope of Cover:** Cover under the Policy applies whilst a Covered Person is on a Journey  
**Journey Definition:** Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty (50) kilometres or more from the Covered Persons normal place of business or



residence. Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until the Covered Person returns to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one (1) trip is one hundred and eighty (180) days

- Premium:** The definition of Premium in the Policy document is extended to include “and other premiums as declared from time to time and paid by an Insured Person”
- Claim Payments:** It is agreed and declared that payment of claims will be paid in the normal course of settlement individually to the Insured Person or otherwise as they direct but to the Insured if so directed by the Insured
- Policy Excess:** Section 1 – Weekly Benefits section B – 7 days  
Section 4 – Luggage & Travel Documents  
All claims \$100 per claim except;  
Electronic Equipment \$250 per claim  
or as otherwise shown in the schedule of benefits attaching hereto
- Age Limit:** No Age Limit under the Policy, however there are changes in policy coverage depending on the age of the Covered Person. Refer to Policy Wording for these limitations.
- Currency:** All amounts shown are expressed in Australian Dollars, unless specified otherwise



## Schedule of Benefits (Summary):

| Schedule of Benefits     |  | Category 1<br>Alumni Private Travel                   |
|--------------------------|--|---|
| <b>Section 1</b>         | <b>Personal Accident and Sickness</b>          |   |
| <b>Part A</b>            | Event 1 - Accidental Death                     | 2 x Salary up to \$350,000                            |
|                          | Events 2-19                                    | 2 x Salary up to \$350,000                            |
| <b>Part B</b>            | <b>Bodily Injury</b>                           |   |
|                          | Bodily Injury Resulting in Surgery - Benefits  | \$20,000  |
|                          | Weekly Benefits - Bodily Injury                | 1,500 x 156 weeks                                     |
|                          | % of Salary - Part B                           | 85%   |
|                          | Excess Period (Days) - Part B                  | 7 days  |
| <b>Part C</b>            | <b>Sickness</b>                                |   |
|                          | Weekly Benefits - Sickness                     | 0 x 0 weeks   |
|                          | Sickness Resulting in Surgery - Benefits       | \$20,000  |
| <b>Part D</b>            | <b>Fractured Bones</b>                         |   |
|                          | Fractured Bones - Lump Sum Benefits            | \$7,500   |
| <b>Part E</b>            | <b>Loss of Teeth of Dental Procedures</b>      |   |
|                          | Limit Per Tooth                                | \$250   |
|                          | Lump Sum Benefits                              | \$2,000   |
| <b>Additional Cover:</b> |  |   |
|                          | Death by Specified Causes (Specified Sickness) | \$50,000  |
|                          | Corporate Image Protection                     | \$15,000  |
|                          | Independent Financial Advice                   | \$10,000  |
|                          | Coma Benefit                                   | Per Week: \$500<br>Max Weeks: 26                      |
|                          | Partner Retraining Benefit                     | \$15,000  |
|                          | Spouse / Partner Accidental Death Benefit      | \$25,000  |
|                          | Dependent Child Supplement                     | Per Dependent Child: \$10,000<br>Per Family: \$30,000 |
|                          | Orphaned Benefit                               | Per Dependent Child: \$10,000<br>Per Family: \$30,000 |
|                          | Domestic Help Expenses for Accompanying Spouse | Per Week: \$500<br>Max Weeks: 26                      |
|                          | Premature Birth / Miscarriage Benefit          | \$5,000   |
|                          | Tuition or Advice Expenses                     | \$4,500   |
|                          | Modification Expenses                          | \$10,000  |
|                          | Unexpired Membership Benefit                   | \$3,000   |
|                          | Chauffer Benefit                               | \$2,500   |
|                          | Executor Emergency Cash Advance                | \$25,000  |
|                          | Accommodation and Transport Expenses           | \$10,000  |
|                          | Education Fund Benefit                         | \$5,000   |
|                          | Out of Pocket Expenses                         | \$5,000   |
|                          | Student Tutorial Costs                         | Per Week: \$500<br>Max Weeks: 26                      |
|                          | Childcare Benefit                              | \$5,000   |
|                          | Replacement Staff / Recruitment Costs          | \$5,000   |
|                          | Air or Road Rage Benefit                       | \$5,000   |
|                          | Carjacking Assault Benefit                     | \$5,000   |
|                          | Reconstructive or Cosmetic Surgery Benefit     | \$20,000  |
|                          | Terrorism Injury Benefit                       | Per Person: \$20,000<br>Aggregate: \$200,000          |



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



|                   |  |  |
|-------------------|--|--|
| <b>Section 7</b>  | <b>Alternate Employee/Resumption of Assignment Expenses</b><br>Sum Insured   | \$20,000   |
| <b>Section 8</b>  | <b>Baggage and Travel Documents</b><br>Baggage and Business Property<br>Limit any one item/ pair or set (unless declared separately)<br>Electronic Equipment<br>Money and Travel Documents<br>Deprivation of Baggage<br><b>Additional Cover:</b><br>Repatriation of Belongings<br>Home Burglary Excess Benefit<br>Keys and Locks<br>Identity Theft Exclusion<br>Lost Earnings<br>Data Recovery Benefit | \$15,000<br>\$6,000 (per item/ pair or set)<br>Excess: \$100<br>Included<br>Excess: \$250<br>\$2,000<br>Excess: \$100<br>\$3,000<br>\$1,000<br>\$2,000<br>\$2,000<br>\$20,000<br>Per Day: \$250<br>Max: \$10,000<br>\$20,000 |
| <b>Section 9</b>  | <b>Personal Liability</b><br>Sum Insured<br><b>Additional Cover:</b><br>Court Attendance Benefit   | \$10,000,000<br>Per Day: \$100<br>Maximum: \$1,000   |
| <b>Section 10</b> | <b>Rental and Personal Vehicle Excess</b><br>Rental Vehicle Excess<br>Personal Vehicle Excess<br>Vehicle Hire<br><b>Additional Cover:</b><br>Towing Expenses   | \$5,000<br>\$2,000<br>Per Week: \$500<br>Maximum: \$2,500<br>\$1,000   |
| <b>Section 11</b> | <b>Extra Territorial Workers' Compensation</b><br>Weekly Benefits<br>Damages, Costs and Expenses<br>Aggregate Limit of Liability   | \$1,500<br>\$1,000,000<br>\$2,000,000  |
| <b>Section 12</b> | <b>Political &amp; Natural Disaster Evacuation</b><br>Evacuation Expenses<br><b>Additional Cover:</b><br>Specialist Security Services<br>Aggregate Limit of Liability  | \$20,000<br>\$50,000<br>\$250,000  |



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

|   |   |                    |
|---|---|--------------------|
| <b>Aggregate Limit of Liability (applicable to Sections 1 and 2 only)</b> |   |                    |
|   | <b>Any one (1) occurrence - Personal Accident and Sickness (A)</b>          | <b>\$5,000,000</b> |
|   | <b>Non-Scheduled Flights (B):</b>   | <b>\$500,000</b>   |
|   | <b>Any one (1) event with respect to War / Civil (C):</b>                   | <b>\$500,000</b>   |
|   | <b>Any one (1) Period of Insurance with respect to War / Civil War (D):</b> | <b>\$1,000,000</b> |
|   | <b>Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):</b>    | <b>\$1,000,000</b> |

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