

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

SECTION 1: Personal Accident and Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	7 x Salary up to 1,000,000
	Accidental Death (Accompanying Spouse / Partner)	250,000
	Events 2-19	7 x Salary up to 1,000,000
	Events 2-19 (Accompanying Spouse / Partner)	250,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	30,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	2,000 x 156 weeks	85.00	7 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	2,000 x 156 weeks	85.00	7 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1	30,000

Categories	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1	5,000	250	2,000

Additional cover Under Section 1

Categories	Death by Specified Causes (Specified Sickness)	Corporate Image Protection
1	50,000	15,000

Categories	Independent Financial Advice	Coma Benefit
1	5,000	Per Week: 500 Max Weeks: 26

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1	10,000	30,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	Per Dependent Child: 10,000 Per family: 30,000	Per Dependent Child: 10,000 Per family: 30,000

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit
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1	Per Week: 500 Max Weeks: 26	10,000
Categories	Tuition or Advice Expenses	Modification Expenses
1	5,000	10,000
Categories	Unexpired Membership Benefit	Chauffeur Benefit
1	5,000	5,000
Categories	Executor Emergency Cash Advance	Accommodation and Transport Expenses
1	10,000	10,000
Categories	Education Fund Benefit	Out of Pocket Expenses
1	10,000	5,000
Categories	Student Tutorial Costs	Childcare Benefit
1	Per Week: 500 Max Weeks: 26	10,000
Categories	Replacement Staff / Recruitment Costs	Air or Road Rage Benefit
1	10,000	5,000
Categories	Carjacking Assault Benefit	Reconstructive or Cosmetic Surgery Benefit
1	5,000	20,000
Categories	Terrorism Injury Benefit	Public Transport Ticket Benefit
1	Per Person: 20,000 Aggregate: 200,000	5,000

SECTION 2: Kidnap and Ransom / Extortion Cover

Categories	Sum Insured
1	500,000

Additional cover under Section 2

Categories	Public Relations Benefit
1	15,000

SECTION 3: Hijack and Detention

Categories	Daily Benefit	Maximum Sum Insured	Maximum Days
1	1,000	20,000	20

Additional cover under Section 3

Categories	Legal Cost
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1	50,000
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SECTION 4: Medical, Evacuation and Additional Expenses

Categories	Sum Insured	Excess
1	Unlimited	50

Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1	Per Day: 200 Max Days: 30	Per Day: 50 Maximum: 1,500

Categories	Trauma Counselling Benefit
1	5,000

SECTION 5: Chubb Assistance & Security Advice

Categories	Included
1	YES +61 2 8907 5995 www.chubbassistance.com/au

SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	Unlimited	0

Categories	Cancellation and Curtailment Expenses	Excess
1	Unlimited	0

Categories	Out of Pocket Expenses (such as phone charges, food etc.)
1	Per Day: 150 Maximum: 1,500

Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1	Unlimited	50,000

Categories	Pet Boarding Expenses	Missed Transport Connection
1	2,500	10,000

Categories	Overbooked Flight	Corporate Event Extension
1	10,000	Per Person: 20,000 Aggregate: 100,000

SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured
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1	20,000
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SECTION 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess
1	20,000	0

Categories	Electronic Equipment	Excess
1	10,000	50 Excess on items for business use

Categories	Money and Travel Documents	Excess
1	5,000	0

Categories	Deprivation of Baggage
1	3,000

Additional cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1	1,000	1,000

Categories	Keys and Locks	Identity Theft Extension
1	2,000	50,000

Categories	Lost Earnings	Data Recovery Benefit
1	Per Day: 250 Max: 10,000	20,000

SECTION 9: Personal Liability

Categories	Sum Insured
1	5,000,000

Additional cover under Section 9

Categories	Court Attendance Benefit
1	Per Day: 100 Maximum: 1,000

SECTION 10: Rental and Personal Vehicle Excess

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1	10,000	2,000

Categories	Vehicle Hire
1	Per Week: 500 Maximum: 2,500

Additional cover under Section 10

Categories	Towing Expenses
1	1,000

SECTION 11: Extra Territorial Workers' Compensation

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1	1,000	1,000,000	2,000,000

SECTION 12: Political & Natural Disaster Evacuation

Categories	Evacuation Expenses
1	50,000

Additional cover under Section 12

Categories	Specialist Security Services
1	50,000

Categories	Aggregate Limit of Liability – Section 12
1	100,000

SECTION 13: Search & Rescue Expenses

Categories	Sum Insured	Aggregate Limit of Liability
1	20,000	100,000

Aggregate Limit of Liability (applicable to Sections 1 and 2 only)

Any one (1) occurrence - Personal Accident and Sickness (A)	4,000,000
Non-scheduled Flights (B):	2,000,000
Any one (1) event with respect to War / Civil War (C):	0
Any one (1) Period of Insurance with respect to War / Civil War (D):	0
Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):	500,000

Supplementary Product Disclosure Statement (SPDS)

Chubb Business Travel Insurance Policy Wording and Product Disclosure Statement Amendment

Important Information about this SPDS

This SPDS contains particulars of changes to the Business Travel Policy Wording and PDS (Business Travel & 21ROUMPDSBT01) and Product Disclosure Statement ("PDS"). This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 10 October 2024

Supplementary information

The PDS is updated as follows:

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

(1) The section of the Policy titled '**Section 6 – Cancellation and Disruption**' is amended by adding the following exclusion under the sub-section titled '**Exclusions Under Section 6**':

8. directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

Provided that this exclusion shall not apply in respect of claims for:

(a) '**Loss of Deposits**' under Section 6 – Cancellation and Disruption of the Policy, if during the Period of Insurance the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of the Covered Person's Journey due to:

- (i) the Covered Person's unexpected death from COVID-19 prior to the Journey commencing; or
- (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or
- (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to commence the Journey as planned; or
- (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned; or
- (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Loss of Deposits' in Section 6 – Cancellation and Disruption of the Policy; and

(b) '**Cancellation and Curtailment Expenses**' under Section 6 – Cancellation and Disruption of the Policy, if during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:

- (i) the Covered Person's unexpected death from COVID-19; or
- (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to continue the Journey as planned; or
- (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to continue the Journey as planned; or
- (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to continue the Journey as planned; or
- (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Cancellation and Curtailment Expenses' in Section 6 – Cancellation and Disruption of the Policy,

provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person.

The following Endorsements vary the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of these Endorsements shall prevail to the extent of any inconsistency with the terms of the Policy.

(1) The section of the Policy titled '**General Definitions Applicable to The Policy**' is amended as follows:

i) The definition of "Declared Trip" is deleted and replaced with the following:

Declared Trip means a trip included in the combination of trips, total travel days, maximum number of Covered Persons and maximum duration of any one (1) trip declared to Us by the Policyholder at renewal and upon which Our acceptance of the risk and pricing was provided for the Period of Insurance. Each Covered Person on the Journey is considered to be one trip.

It is further noted and agreed that the Policyholder must immediately notify Us in writing of any changes the Policyholder knows of which materially alter any of the facts or circumstances that exist at the commencement of the Policy.

For example, the Policyholder must tell Us if:

- the activities undertaken during travel materially change; or
- expected number of trips increases by more than 20% during the year; or
- the proportion of private travel to business travel increases by more than 10%; or
- any additional business travel with more than ten (10) Covered Persons per trip; or
- any additional private travel with more than six (6) Covered Persons per trip.

We reserve the right to decline the amended risk, accept the amended risk on altered terms or charge an additional Premium for the amended risk.

(2) The section of the Policy headed '**Your Duty of Disclosure**' deleted and replaced by:

16. Your Duty of Disclosure

Before you enter into an insurance contract, you have a 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.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

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, 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.

All other terms and conditions remain unchanged.

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

(1) The section of the Policy titled '**Section 1 – Personal Accident and Sickness**' is amended as follows:

- I. Event 9. b) is deleted in its entirety and replaced with the following
9. b) the lens in one (1) eye 100%
- II. cover under Section 1, Personal Accident and Sickness, Part A, Events 1-19 is limited to a maximum of \$250,000 or as otherwise shown in the Schedule for contractor and consultants whilst on a Journey authorised by the Policyholder provided that the airline tickets and/or accommodation expenses have been paid by the Policyholder.

(2) The section of the Policy titled '**Section 8 – Baggage and Travel Documents**' is amended as follows in relation to sub-section titled '**Exclusions Under Section 8**':

- I. exclusion 1. c) is deleted and replaced with the following:

c) personal luggage, personal money, travel documents and portable electronic equipment shipped under any freight agreement, or items sent by postal or courier services unless collected from you or the Covered Person by the carrier in order to be taken on the Covered Person's Journey.

(3) The section of the Policy titled '**General Provisions and Conditions Applicable to the Policy**' is amended by adding the following:

I. **Additional Travel – Travel Declaration Endorsement (agreed rates)**

Additional travel undertaken by Covered Persons will be included onto the policy via endorsement at an agreed rate as follows:

Overseas trips (outside an Covered Person's normal country of residence): \$100 plus charges per Covered Person per Journey.

Domestic trips (within an Covered Person's normal country of residence): \$42 plus charges per Covered Person per Journey.

This cover is subject to 'offer and accept' conditions and must be advised to us prior to commencement of the journey and at the time of booking/resignation of interest.

Cover is also extended to Girl Guides invited to participate in contingents on behalf of the Scouts National program.

II. the following addition age limitation is added:

In respect to each Child(ren) aged eighteen (18) years or under at the time of loss;

a) cover under Section 1, Personal Accident and Sickness, Part A, Event 1, (Accidental Death) or Additional Benefit 3, Death by Specified Causes (Specified Sickness) is limited to a maximum of \$25,000; and

b) cover under Section 1, Personal Accident and Sickness, Part A, Events 2-19 are limited to a maximum of \$250,000.

(4) The section of the Policy titled '**General Provisions and Conditions Applicable to the Policy**' is amended by adding the following to '**Aggregate Limit of Liability**':

7. Our total liability for all claims arising under Section 1, Personal Accident & Sickness in respect of any one (1) Accident or series of Accidents arising with respect contingent endorsements shall be as follows:

Any one Accident or occurrence (A) up to \$10,000,000

(5) The section of the Policy titled '**Section 6 – Cancellation and Disruption**' is amended by adding the following condition under the sub-section titled '**Conditions Under Section 6**':

5. in respect to cancellation expenses the maximum payable aggregate amount shall be \$100,000 per journey. This shall apply only in respect to a journey where more than ten (10) Covered Persons are together at any one time.

The following limit shall apply until such time as further underwriting information is available or Chubb agree to remove the limitation.

In all other respects the PDS remains unchanged.

Ref: SPDS21ROUMPDSBT01-GX100789201

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 establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement

Chubb Insurance Australia Limited 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 administer 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 1998 (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, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

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