

Schedule

Chubb Business Travel Insurance



Policy Number:	01PP532104	
Policyholder(s):	Oxley College- NSW	
Broker:	AON RETAIL BINDER-RECOVERIES	
Address:	AON AON Sydney AON	
Period of Insurance:		
From:	1 November 2018	(at 4:00pm)
To:	1 November 2019	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Underwritten By:	Chubb Insurance Australia Limited (55%) AIG Insurance Limited (30%) Zurich Australian Insurance Limited (15%)	
On	1 November 2018	
	Renewal to be reassessed for any subsequent Period of Insurance	
Signed at:	Sydney	

This document is to be read in conjunction with the Business Travel Insurance Product Disclosure Statement & Policy Wording (Business Travel 0618). A copy of Our PDS can be obtained by either contacting the quoting underwriter or by logging onto Our website www.chubb.com/au

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Description of Cover

Covered Person(s) /Categories:	1. All Students, Employees and Adults of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Child(ren).
Scope of Cover:	1. Cover under the Policy applies whilst a Covered Person is on a Journey.
Journey Definition:	<p>1. Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination one hundred (100) kilometres or more from the Covered Persons normal place of business or residence.</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until the Covered Person returns to their normal place of residence or place of business, whichever occurs first.</p> <p>The maximum duration of any one (1) trip is one hundred & eighty (180) days.</p>
Policy Wording & PDS:	Business Travel Insurance Policy Wording and PDS 0618

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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 & Sickness

Category	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	5 x Salary up to 500,000
	Events 2-19	5 x Salary up to 500,000

Category	Spouse not earning salary	Dependent Children Accidental Death SI (\$)
1	250,000	25,000

Category	Part B - Bodily Injury Resulting in Surgery - Benefits	Part C - Sickness Resulting in Surgery - Benefits
1	20,000	20,000

Category	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	1,500 x 156 weeks	Up to 85%	14

Category	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	0	Up to 0%	0

Category	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	3,000	250	1,000

Section 1: Extensions

Category	Air or Road Rage Benefit	Carjacking Assault Benefit
1	0	0

Category	Chauffeur Services	Childcare Benefit
1	2,500	0

Category	Coma Benefit – Weekly Amount	Coma Benefit – Maximum Weeks
1	0	26

Category	Corporate Image Protection	Death by Specified Sickness
1	15,000	50,000

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Category	Dependent Child Supplement – Per Child	Dependent Child Supplement – Maximum Per Family
1	5,000	15,000
Category	Domestic Help Expenses – Per Week	Domestic Help Expenses – Maximum Weeks
1	500	26
Category	Education Fund Benefit	Education Fund – Maximum Per Family
1	0	0
Category	Executor Emergency Cash Advance	Independent Financial Advice
1	25,000	7,500
Category	Modification Expenses	
1	10,000	
Category	Orphan Benefit – Per Child	Orphan Benefit – Maximum Per Family
1	10,000	30,000
Category	Out of Pocket Expenses	Premature Birth/Miscarriage Benefit
1	5,000	5,000
Category	Reconstructive or Cosmetic Surgery Benefit	Replacement Staff/Recruitment Expenses
1	0	5,000
Category	Spouse/Partner Accidental Death Benefit	Spouse/Partner Retraining Benefit
1	25,000	15,000
Category	Student Tutorial Expenses – Per Week	Student Tutorial Expenses – Maximum Weeks
1	500	26
Category	Terrorism Injury Benefit	Terrorism Injury – Aggregate Maximum
1	0	0
Category	Tuition or Advice Expenses	Unexpired Membership Benefit
1	750 per month. Payable up to 6 months	3,000

Section 2: Kidnap & Ransom/Extortion Cover

Category	Maximum Per Event
1	500,000

Section 2: Extensions

Category	Public Relations Benefit
1	0

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Section 3: Hijack & Detention

Category	Sum Insured	Daily Benefit	Maximum Days	Legal Costs
1	6,000	200	30	10,000

Section 4: Medical, Evacuation & Additional Expenses

Category	Medical & Additional Expenses	Excess
1	Unlimited	0

Category	Reasonable Funeral Expenses	Ongoing Medical Expenses	Dentures
1	50,000	50,000	2,500

Section 4: Extensions

Category	Continuous Worldwide Bed Confinement - Daily Benefit	Continuous Worldwide Bed Confinement – Maximum Number of Consecutive Days
1	100	60

Category	HIV/AIDS – Medical Reimbursement	HIV/AIDS – Lump Sum Benefit
1	100,000	0

Category	Non-Medical Incidental Expenses – Daily Benefit	Non-Medical Incidental Expenses – Maximum Per Hospitalisation
1	50	1,500

Category	Uninsured Persons Evacuation – Per Person	Uninsured Persons Evacuation – Per Event
1	0	0

Section 5: Emergency Assistance

Category	Included
1	YES

Section 6: Cancellation & Disruption

Category	Loss of Deposits
1	10,000

Category	Cancellation and Curtailment
1	Unlimited

Category	Financial Insolvency - Per Covered Person	Financial Insolvency - Annual Aggregate Limit
1	10,000	50,000

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Section 6: Extensions

Category	Corporate Events – Per Person	Corporate Events – Per Event
1	0	0

Category	Frequent Flyer Points
1	0

Category	Pet Boarding Expenses
1	0

Section 7: Baggage, Electronic Equipment & Money

Category	Baggage/Business Property	Excess	Limit any one (1) Item
1	10,000	0	2,500

Category	Deprivation of Baggage
1	3,000

Category	Electronic Equipment	Excess
1	5,000	250

Category	Fraudulent use of Money/Travel Documents
1	0

Category	Money/Travel Documents	Excess
1	4,000	0

Section 7: Extensions

Category	Data Recovery Benefit	Home Burglary Excess
1	0	2,000

Category	Keys & Locks
1	2,000

Category	Repatriation of Belongings
1	1,000

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Section 8: Alternative Employee and Resumption of Assignment Expenses

Category	Sum Insured
1	10,000

Section 9: Personal Liability

Category	Personal Liability
1	5,000,000

Section 9: Extensions

Category	Court Attendance - Per Day	Court Attendance - Maximum Amount
1	100	1,000

Section 10: Rental Vehicle Excess Waiver

Category	Rental Vehicle Excess Waiver
1	5,000

Category	Personal Vehicle Excess Waiver
1	2,000

Category	Personal Vehicle – Weekly Hire Benefit
1	500

Section 10: Extensions

Category	Administrative Expenses
1	0

Category	Towing Expenses
1	1,000

Section 11: Extra Territorial Workers' Compensation

Category	Weekly Benefits	Damages, Costs & Expenses	Aggregate Limit of Liability
1	1,000	1,000,000	1,000,000

Section 12: Missed Transport Connection

Category	Sum Insured
1	5,000

Section 13: Overbooked Flight

Category	Sum Insured
1	2,500

Section 14: Political & Natural Disaster Evacuation

Category	Evacuation Expenses Per Person Limit	Accommodation Expenses – Daily Limit
1	10,000	0

Category	Accommodation Expenses – Maximum Days	Annual Aggregate
1	0	100,000

Section 14: Extensions

Category	Incidental Expenses
1	0

Category	Specialist Security Services
1	50,000

Section 15: Search & Rescue Expenses

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

Section 16: General Extensions Applicable to All Sections of the Policy

Category	Accommodation and Transport Expenses	Identity Theft
1	0	20,000

Category	Identity Theft – Lost Earnings – Per Day	Identity Theft – Lost Earnings - Maximum
1	0	0

Category	Mental Illness
1	0

Category	Trauma Counselling
1	5,000

Aggregate Limit of Liability:

Section 1 Aggregate Limit of Liability - Any one Period of Insurance:	2,500,000
Section 1 Aggregate Limit of Liability - Non-Scheduled Flights:	250,000
Section 1 and 2 Aggregate Limit of Liability - War and/or Civil War Any One Event	500,000
Section 1 and 2 Aggregate Limit of Liability - War and/or Civil War Any One Period of Insurance	1,000,000

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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 Product Disclosure Statement & Policy Wording (Business Travel 0618) and Product Disclosure Statement ("PDS"), which was prepared on 12 February 2018. 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 23 September 2018.

Supplementary information

The PDS is updated as follows:

SECTION 1 - PERSONAL ACCIDENT & SICKNESS - WEEKLY BENEFIT ENDORSEMENT - APPLICABLE TO STUDENTS ONLY

It is hereby noted and agreed that Under Section 1, Personal Accident & Sickness there is no cover under Part B - Bodily Injury Benefits - Weekly Benefits, Events 25 and 26 or Part C - Sickness Benefits - Weekly Benefits, Events 31 and 32 with respect to any students under this Policy

RATES

Overseas Trip Rate Adult \$45

Overseas Trip Rate Student \$35

In all other respects the PDS remains unchanged.

Ref: SPDS Business Travel Insurance Policy Wording and PDS 0618-GX40937301

Duty of Disclosure

Duty of Disclosure

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.

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

In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (Chubb).

“You” and “Your” refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our website.

Why We collect 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. If You wish to opt out of Our marketing campaigns You can contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including but not limited to when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

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. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

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 claims assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer Your 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 (Chubb Group of Companies), or third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time to time. Please contact us, if you would like a full list of the countries in which these third parties are located.

Where access to Our products has been facilitated through a third party (for example: insurance broker, online marketing agency etc). We may also share Your information with that third party.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your Consent

In dealing with Us, You agree to Us using and disclosing Your Personal Information as set out in this Privacy Statement and Our Privacy Policy. This consent remains valid unless You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Our Privacy Officer.

Access to and correction of Your Personal Information

If you'd like a copy of your Personal Information or wish to correct or update it, want to withdraw Your consent to receiving offers of products of services from Us or persons We have an association with, or You would like a copy of Our Privacy Policy, please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

To request access to, update or correct your personal information held by Chubb, please complete Our Personal Information Request Form online or download it from www2.chubb.com/au-en/footer/privacy.aspx and return to:

Where your request concerns Chubb Insurance Australia Limited please return the form to:

Email: CustomerService.AUNZ@chubb.com
Fax: + 61 2 9335 3467
Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

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:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907 Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com.

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020; AFSL: 239687
Grosvenor Place
Level 38, 225 George Street,
Sydney NSW 2000
T +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au

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