## Annual Travel – Schedule of Benefits

St Leonard's College on behalf of nominated persons travelling. Policyholder 1. All Directors, Employees, Marketing Consultants, Board Members, and Voluntary **Covered Persons** Workers of the Policyholder including their Accompanying Spouses, Partners and Dependent Children 2. All Students of the Policyholder as declared, travelling on declared school excursions and exchange trips Cover under the Policy applies whilst a Covered Person is on a Journey. **Scope of Cover** Journey means a trip undertaken on the business of the Policyholder and/or **Journey Definition** 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 & eighty (180) days.

Standard Default Limits	Section 1 - Personal Accident & Sickness		
Category 1	<i>Part A - Personal Accident</i> Lump Sum Benefits Events 1-19	7 x Covered Person's Salary to a maximum of \$ 1,000,000	
Category 1	Spouse who is not receiving a Salary Events 1-19	\$	250,000
	Student and Dependent Children under 18 years of age:		
Category 2	Accidental Death Benefit - Event 1:	\$	25,000
Category 2	Events 2-19:	\$	250,000
Category 1 and 2	<i>Part B - Bodily Injury Benefits</i> Bodily Injury Resulting In Surgery – Benefits Events 20-24 Note: Only applicable if surgery is undertaken outside Australia	\$	20,000
Category 1 Only	Weekly Benefits – Bodily Injury Events 25-26	\$	2,000 x 156 weeks
	Not Exceeding 85% of Covered Person's Salary		
	Excess Period		14 Days
Category 1 Only	<b>Part C – Sickness Benefits</b> Sickness Resulting in Surgery – Benefits Event 27-30	\$	20,000
	Note: Only applicable if surgery is undertaken outside Australia		



Category 1 and 2	Weekly Benefits – Sickness Events 31-32	\$	Nil
Category 1 and 2	<i>Part D - Fractured Bones - Lump Sum Benefits</i> Events 33-41	\$	3,000
	Part E – Loss of Teeth or Dental Procedures	٠	1 000
Category 1 and 2	Lump Sum Benefits	\$	1,000
Category 1 and 2	Limit per tooth	\$	250
Standard Default	Section 1 - Personal Accident & Sickness		
Limits (cont.) Category 1 and 2	Section 1 – Extensions		
Category 1 and 2	Air or Road Rage Benefit	\$	5,000
	Carjacking Assault Benefit	\$	5,000
	Chauffeur Services	\$	2,500
	Childcare Benefit	\$	5,000
	Coma Benefit – Weekly amount Coma Benefit – maximum weeks	\$	500 26
	Corporate Image Protection	\$	15,000
	Death by Specified Sickness	\$	50,000
	Dependent Child Supplement: Lump sum per Dependent Child:	\$	10,000
	Maximum benefit amount with respect to any one family	\$	25,000
	Domestic Help Expenses – per week Domestic Help Expenses – maximum weeks	\$	500 26
	Education Fund Benefit	\$	5,000
	Education Fund Benefit – Maximum per family	\$	25,000
	Executor Emergency Cash Advance	\$	7,500
	Independent Financial Advice	\$	7,500
	Modification Expenses	\$	10,000
	Orphan Benefit – per child	\$	10,000
	Orphan Benefit – maximum per family	\$	30,000
	Out of Pocket Expenses	\$	5,000
	Premature Birth/Miscarriage Benefit	\$	5,000
	Reconstructive or Cosmetic Surgery Benefit	\$	20,000
	Replacement Staff Recruitment Expenses	\$	5,000
	Spouse/Partner Accidental Death Benefit	\$	25,000
	Spouse/Partner Retraining Benefit	\$	15,000
	Student Tutorial Expenses – per week Student Tutorial Expenses – maximum weeks	\$	500 26
	Terrorism Injury Benefit Terrorism Injury – Aggregate maximum	\$ \$	20,000 200,000
	Tuition or Advice Expenses	\$ \$	4,500
	Unexpired Membership Benefit	\$ \$	3,000
Category 1 and 2	Section 2 - Kidnap & Ransom / Extortion	Ψ	0,000
Category 1 and 2	(Cover under this Section is only available if Section 1, Part A – Lump Sum Benefits is also selected and shown in the Schedule.)	\$	1,000,000
	<u>Section 2 – Extensions</u> Public Relations Benefit	\$	15,000
Category 1 and 2	Section 3 - Hijack & Detention		



	Sum Insured	\$	6,000
	Daily Benefit	\$	200
	Maximum Days		30 Days
	Legal Costs	\$	20,000
Category 1 and 2	Section 4 - Medical & Additional Expenses		
	Medical & Additional Expenses (excluding Australia)		Unlimited
	Excess		Nil
	Medical, Evacuation & Additional Expenses sub-limits:		
	- Reasonable Funeral Expenses:	\$	50,000
	- Ongoing Medical Expenses	\$	50,000
	- Dentures	\$	2,500
	Section 4 – Extensions Continuous Worldwide Bed Confinement		
	- Maximum Daily Benefit	\$	200
	- Maximum Number of Consecutive Days		30 Days
	HIV/AIDS – Medical Reimbursement	\$	100,000
	HIV/AIDS – Lump Sum Benefit	\$	20,000
	Non-Medical Incidental Expenses – Daily Benefit	\$	50
	Non-Medical Incidental Expenses – Maximum per hospitalisation	\$	1,500
	Uninsured Persons Evacuation – Per person Uninsured Persons Evacuation – Per event	\$ \$	25,000 100,000
Category 1 and 2	Section 5 – Emergency Assistance		
	Chubb Assistance – Travel, Security and Medical		Included
	Assistance		61 2 8907 5995
		ahuhha	
		CHUDDa	issistance.com/au
	WorldAware – Travel Security Advice and Assistance	CHUDDA	Issistance.com/au
Category 1 and 2	Section 6: Cancellation and Disruption		Included
Category 1 and 2	Section 6: Cancellation and Disruption Loss of Deposits	\$	Included Unlimited
Category 1 and 2	Section 6: Cancellation and Disruption		Included
Category 1 and 2	Section 6: Cancellation and Disruption Loss of Deposits Loss of Deposits - Incidental Private Travel and/or	\$	Included Unlimited
Category 1 and 2	Section 6: Cancellation and Disruption Loss of Deposits Loss of Deposits - Incidental Private Travel and/or Directors and Executives Private Travel	\$ \$	Included Unlimited 20,000
Category 1 and 2	Section 6: Cancellation and Disruption Loss of Deposits Loss of Deposits - Incidental Private Travel and/or Directors and Executives Private Travel - Excess	\$ \$ \$	Included Unlimited 20,000 Nil
Category 1 and 2	Section 6: Cancellation and Disruption Loss of Deposits Loss of Deposits - Incidental Private Travel and/or Directors and Executives Private Travel - Excess Cancellation & Curtailment Expenses - Excess Out of Pocket Expenses (such as phone charges, food,	\$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil
Category 1 and 2	Section 6: Cancellation and Disruption Loss of Deposits Loss of Deposits - Incidental Private Travel and/or Directors and Executives Private Travel - Excess Cancellation & Curtailment Expenses - Excess Out of Pocket Expenses (such as phone charges, food, etc.)	\$ \$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil 150
Category 1 and 2	Section 6: Cancellation and Disruption         Loss of Deposits         Loss of Deposits - Incidental Private Travel and/or         Directors and Executives Private Travel         - Excess         Cancellation & Curtailment Expenses         - Excess         Out of Pocket Expenses (such as phone charges, food, etc.)         - Per Day         - Maximum	\$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil
Category 1 and 2	Section 6: Cancellation and Disruption         Loss of Deposits         Loss of Deposits - Incidental Private Travel and/or         Directors and Executives Private Travel         - Excess         Cancellation & Curtailment Expenses         - Excess         Out of Pocket Expenses (such as phone charges, food, etc.)         - Per Day         - Maximum         Section 6 – Extensions	\$ \$ \$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil 150 1,500
Category 1 and 2	Section 6: Cancellation and Disruption         Loss of Deposits         Loss of Deposits - Incidental Private Travel and/or         Directors and Executives Private Travel         - Excess         Cancellation & Curtailment Expenses         - Excess         Out of Pocket Expenses (such as phone charges, food, etc.)         - Per Day         - Maximum         Section 6 – Extensions         Corporate Events – per person	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil 150 1,500
Category 1 and 2	Section 6: Cancellation and DisruptionLoss of DepositsLoss of Deposits - Incidental Private Travel and/orDirectors and Executives Private Travel- ExcessCancellation & Curtailment Expenses- ExcessOut of Pocket Expenses (such as phone charges, food, etc.)- Per Day- MaximumSection 6 - ExtensionsCorporate Events - per personCorporate Events - per event	\$ \$ \$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil 150 1,500 10,000 100,000
Category 1 and 2	Section 6: Cancellation and Disruption         Loss of Deposits         Loss of Deposits - Incidental Private Travel and/or         Directors and Executives Private Travel         - Excess         Cancellation & Curtailment Expenses         - Excess         Out of Pocket Expenses (such as phone charges, food, etc.)         - Per Day         - Maximum         Section 6 – Extensions         Corporate Events – per person	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Included Unlimited 20,000 Nil Unlimited Nil 150 1,500



Baggage and Business Property       \$       20,000         - Excess       Nil         - Limit Any One Item       \$       2,500         Deprivation of Baggage       \$       5,000         Electronic Equipment       \$       10,000         - Excess       \$       2,500         Money / Travel Documents       \$       5,000         - Excess       Nil       \$         Section 8 - Extensions       Bata Recovery Benefit       \$       20,000         Home Burglary Excess       \$       2,000         Keys & Locks       \$       2,000         Repatriation of belongings       \$       1,000         Category 1 and 2       Section 8 - Alternative Employee/ Resumption of Assignment Expenses         Sum Insured       \$       20,000         Section 9 - Personal Liability       \$       2000         Section 9 - Extensions       \$       2,000         Category 1 and 2       Section 10 - Rental Vehicle Excess Waiver       \$         Rental Vehicle Excess Waiver       \$       2,000         Personal Vehicle Excess Waiver:       Excess and/or No Claim Allowance Reimbursement       \$       2,000         Category 1 and 2       Section 10 - Extensions       \$       1,000	Category 1 and 2	Section 7: Baggage, Electronic Equipment & Money		
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			\$	2,500
Category 1 and 2 Section 14 - Political & Natural Disaster Evacuation	Category 1 and 2	Section 14 - Political & Natural Disaster Evacuation		
Evacuation Expenses Per Person Limit \$ 20,000		Evacuation Expenses Per Person Limit	\$	20,000
Accommodation expenses – daily limit (Maximum 30 \$ 250 days)			\$	250
Annual Aggregate \$ 250,000			\$	250.000
				,
Section 12 – Extensions		Specialist Security Services	\$	20,000
Section 12 – Extensions			\$	20,000



	Incidental Expenses	\$	1,000	
Category 1 and 2	Section 15 - Search & Rescue Expenses			
	Sum Insured Covered Person	\$	20,000	
	Aggregate Limit of Liability	\$	100,000	
Category 1 and 2	Section 16 – General Extensions Accommodation and Transport Expenses	\$	10,000	
	Identity Theft	Ψ \$	20,000	
	- Lost Earnings – Per day	\$	250	
		\$	10,000	
	- Lost Earnings - Maximum			
	Mental Illness	\$	5,000	
0.1	Trauma Counselling	\$	5,000	
Category 1 and 2	General Provisions Applicable to All Sections of the Aggregate Limit of Liability applicable to Section 1	Policy		
	(A) Any one period of insurance (All Categories)	\$	5,000,000	
	(B) Non-Scheduled Aircraft (All categories)	\$	500,000	
	War and Civil War Coverage			
	In respect of all claims arising out of War and/or Civil W in any and all of Afghanistan, Chechnya, Iraq, and Somalia, the limit of liability shall be:	ar		
	In respect of any one event (All categories)	\$	500,000	
	In the aggregate during the Period of Insurance (All categories):	\$ \$	1,000,000	
	Kidnap and Ransom / Extortion Cover			
	Any one occurrence	\$	1,000,000	
Policy Age Limits	<ul> <li>a) In respect to each Covered Person aged seventy-five (75) years old or over and under eighty-five (85) years old at the time the entitlement to claim arose:</li> <li>i. no benefit is payable under Section 1 Events 25, 26, 31 or 32; and</li> <li>ii. no benefit is payable under Section 1 Extension 1.14: Death by Specified Sickness.</li> <li>This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of seventy-five (75) years.</li> </ul>			
	<ul> <li>b) In respect to each Covered Person aged eighty-five (85) years old or over and under ninety (90) years old at the time the entitlement to claim arose: <ol> <li>cover under Section 1: Personal Accident &amp; Sickness, Part A: Event 1</li> </ol> </li> <li>(Accidental Death) and Events 3-19, are limited to a maximum of \$250,000; and ii. no benefit is payable under Section 1 Events 25, 26, 31 or 32; and iii. no benefit is payable under Section 1 Extension 1.14: Death by Specified Sickness.</li> <li>This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of eighty-five (85) years.</li> <li>c) In respect to each Covered Person aged ninety (90) years old or over at the time the entitlement to claim arose: <ol> <li>cover under Section 1: Personal Accident &amp; Sickness, Part A: Event 1</li> <li>(Accidental Death) and Events 3-19, are limited to a maximum of \$25,000; and</li> </ol> </li> </ul>			



ii. no benefit is payable under Section 1 Event 2 (Permanent Total Disablement)

iii. no benefit is payable under Section 1 Events 25, 26, 31 or 32; and
iv. no benefit is payable under Section 1 Extension 1.14: Death by Specified Sickness.

This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of ninety (90) years.

- Any loss, damage, liability, event, bodily injury or sickness directly or indirectly arising from, related or in any way connected with COVID-19 whilst undertaking private leisure travel
- Insurers This product is issued on a co-insurance basis. Chubb Insurance Australia Limited provides cover for 55% of the liability under the product, AIG Australia Limited provides cover for 30% share of liability and Zurich Australian Insurance Limited provides cover for the remaining 15% share of liability.

Chubb is responsible for the administration, including underwriting assessment and handling of insurance claims, for this product.

