

Schedule

Chubb Business Travel Insurance

CHUBB®

Policy Number:	02PP033912
Policyholder(s):	St Leonard's College
Broker:	AON EDUPAC
Address:	- --

Period of Insurance:

From:	1 November 2023	(at 4:00pm)
To:	1 November 2024	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
Underwritten By:	Chubb Insurance Australia Limited (55%) AIG Insurance Limited (30%) Zurich Australian Insurance Limited (15%)	
On	1 November 2023	
	Renewal to be reassessed for any subsequent Period of Insurance	
Signed at:	Brisbane	

Signed at:	Brisbane	Authorised Representative:
On:	1 November 2023	
		Sophie Wunsch Senior Accident & Health National Underwriter

Description of Cover

<p>Covered Person(s) /Categories:</p> <p>Covered Person means a person that meets the criteria for a category of Covered Person as specified here.</p> <p>The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.</p>	<table border="1"> <tr> <td data-bbox="467 203 581 309">1</td> <td data-bbox="581 203 1409 309">All Directors, Employees, Marketing Consultants, Board Members, and Voluntary Workers of the Policyholder including their Accompanying Spouses, Partners and Dependent Children</td> </tr> <tr> <td data-bbox="467 309 581 414">2</td> <td data-bbox="581 309 1409 414">All Students of the Policyholder as declared, travelling on declared school excursions and exchange trips</td> </tr> </table>	1	All Directors, Employees, Marketing Consultants, Board Members, and Voluntary 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
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<p>Scope of Cover:</p> <p>Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.</p>	<table border="1"> <tr> <td data-bbox="467 734 581 768">1,2</td> <td data-bbox="581 734 1409 768">Cover under the Policy applies whilst a Covered Person is on a Journey.</td> </tr> </table>	1,2	Cover under the Policy applies whilst a Covered Person is on a Journey.		
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<p>Journey Definition:</p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<table border="1"> <tr> <td data-bbox="467 987 581 1021">1,2</td> <td data-bbox="581 987 1409 1301">Journey means a Declared 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 the lesser of the original itinerary of the Declared Trip or one hundred & eighty (180) days, unless agreed by Us.</td> </tr> </table>	1,2	Journey means a Declared 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 the lesser of the original itinerary of the Declared Trip or one hundred & eighty (180) days, unless agreed by Us.		
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<p>Policy Wording & PDS:</p>	<p>Business Travel Insurance Policy Wording and PDS 1022</p>				

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	7 x Salary up to 1,000,000
	Events 2-19	7 x Salary up to 1,000,000
2	Event 1 - Accidental Death	25,000
	Events 2-19	250,000

Category	Spouse Not Earning Salary	Dependent Children Accidental Death SI (\$)
1	250,000	25,000
2	0	0

Category	Part B - Bodily Injury Resulting in Surgery - Benefits	Part C - Sickness Resulting in Surgery - Benefits
1,2	20,000	20,000

Category	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	2,000 X 156 weeks	Up to 85.00%	14
2	0 X 0 weeks	Up to 0.00%	0

Category	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1,2	0 X 0 weeks	Up to 0.00%	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
1,2	3,000	250	1,000

Section 1: Extensions

Category	Air or Road Rage Benefit	Carjacking Assault Benefit
1,2	5,000	5,000

Category	Chauffeur Services	Childcare Benefit
1,2	2,500	5,000

Category	Coma Benefit – Weekly Amount	Coma Benefit – Maximum Weeks
1,2	500	26

Category	Corporate Image Protection	Death by Specified Sickness
1,2	15,000	50,000

Category	Dependent Child Supplement – Per Child	Dependent Child Supplement – Maximum Per Family
1,2	10,000	25,000
Category	Domestic Help Expenses – Per Week	Domestic Help Expenses – Maximum Weeks
1,2	500	26
Category	Education Fund Benefit	Education Fund – Maximum Per Family
1,2	5,000	25,000
Category	Executor Emergency Cash Advance	Independent Financial Advice
1,2	7,500	7,500
Category	Modification Expenses	
1,2	10,000	
Category	Orphan Benefit – Per Child	Orphan Benefit – Maximum Per Family
1,2	10,000	30,000
Category	Out of Pocket Expenses	Premature Birth/Miscarriage Benefit
1,2	5,000	5,000
Category	Reconstructive or Cosmetic Surgery Benefit	Replacement Staff/Recruitment Expenses
1,2	20,000	5,000
Category	Spouse/Partner Accidental Death Benefit	Spouse/Partner Retraining Benefit
1,2	25,000	15,000
Category	Student Tutorial Expenses – Per Week	Student Tutorial Expenses – Maximum Weeks
1,2	500	26
Category	Terrorism Injury Benefit	Terrorism Injury – Aggregate Maximum
1,2	20,000	200,000
Category	Tuition or Advice Expenses	Unexpired Membership Benefit
1,2	750 per month, payable up to 6 months	3,000

Section 2: Kidnap & Ransom/Extortion Cover

Category	Maximum Per Event
1,2	1,000,000

Section 2: Extensions

Category	Public Relations Benefit
1,2	15,000

Section 3: Hijack & Detention

Category	Sum Insured	Daily Benefit	Maximum Days	Legal Costs
1,2	6,000	200	30	20,000

Section 4: Medical, Evacuation & Additional Expenses

Category	Medical & Additional Expenses	Excess
1,2	Unlimited	0

Category	Reasonable Funeral Expenses	Ongoing Medical Expenses	Dentures
1,2	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
1,2	200	30

Category	Non-Medical Incidental Expenses – Daily Benefit	Non-Medical Incidental Expenses – Maximum Per Hospitalisation
1,2	50	1,500

Category	Uninsured Persons Evacuation – Per Person	Uninsured Persons Evacuation – Per Event
1,2	25,000	100,000

Section 5: Emergency Assistance

Category	Included
1,2	YES

Section 6: Cancellation & Disruption

Category	Loss of Deposits
1,2	Unlimited

Category	Cancellation and Curtailment
1,2	Unlimited

Category	Financial Insolvency - Per Covered Person	Financial Insolvency - Annual Aggregate Limit
1,2	0	0

Section 6: Extensions

Category	Corporate Events – Per Person	Corporate Events – Per Event
1,2	10,000	100,000

Category	Frequent Flyer Points
1,2	10,000

Category	Pet Boarding Expenses
1,2	2,500

Section 7: Baggage, Electronic Equipment & Money

Category	Baggage/Business Property	Excess	Limit any one (1) Item
1,2	20,000	0	2,500

Category	Deprivation of Baggage
1,2	5,000

Category	Electronic Equipment	Excess
1,2	10,000	250

Category	Fraudulent use of Money/Travel Documents
1,2	3,000

Category	Money/Travel Documents	Excess
1,2	5,000	0

Section 7: Extensions

Category	Data Recovery Benefit	Home Burglary Excess
1,2	20,000	2,000

Category	Keys & Locks
1,2	2,000

Category	Repatriation of Belongings
1,2	1,000

Section 8: Alternative Employee and Resumption of Assignment Expenses

Category	Sum Insured
1,2	20,000

Section 9: Personal Liability

Category	Personal Liability
1,2	10,000,000

Section 9: Extensions

Category	Court Attendance - Per Day	Court Attendance - Maximum Amount
1,2	200	2,000

Section 10: Rental Vehicle Excess Waiver

Category	Rental Vehicle Excess Waiver
1,2	5,000

Category	Personal Vehicle Excess Waiver
1,2	2,000

Category	Personal Vehicle – Weekly Hire Benefit
1,2	2,000

Section 10: Extensions

Category	Administrative Expenses
1,2	1,000

Category	Towing Expenses
1,2	1,000

Section 11: Extra Territorial Workers' Compensation

Category	Weekly Benefits	Damages, Costs & Expenses	Aggregate Limit of Liability
1,2	1,000	1,000,000	1,000,000

Section 12: Missed Transport Connection

Category	Sum Insured
1,2	10,000

Section 13: Overbooked Flight

Category	Sum Insured
1,2	2,500

Section 14: Political & Natural Disaster Evacuation

Category	Evacuation Expenses Per Person Limit	Accommodation Expenses – Daily Limit
1,2	20,000	250

Category	Accommodation Expenses – Maximum Days	Annual Aggregate
1,2	30	250,000

Section 14: Extensions

Category	Incidental Expenses
1,2	1,000

Category	Specialist Security Services
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1,2	20,000
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Section 15: Search & Rescue Expenses

Category	Sum Insured	Aggregate Limit of Liability
1,2	20,000	100,000

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

Category	Accommodation and Transport Expenses	Identity Theft
1,2	10,000	20,000

Category	Identity Theft – Lost Earnings – Per Day	Identity Theft – Lost Earnings - Maximum
1,2	250	10,000

Category	Mental Illness
1,2	5,000

Category	Trauma Counselling
1,2	5,000

Aggregate Limit of Liability:

Section 1 Aggregate Limit of Liability - Any one Period of Insurance:	5,000,000
Section 1 Aggregate Limit of Liability - Non-Scheduled Flights:	500,000
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

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 Insurance Product Disclosure Statement & Policy Wording (Business Travel 1022) 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 27 September 2023.

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.

Coronavirus Disease 19 (COVID-19)

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

6.9 (i) 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) '6.1 Loss of Deposits' under Section 6: Cancellation and Disruption of the Policy,

if:

- (a) during the **Period of Insurance**; and
- (b) while the person is a **Covered Person**,

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:

1. the **Covered Person's** unexpected death from COVID-19; or
2. 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
3. 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
4. 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
5. 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 '6.1 Loss of Deposits' in Section 6: Cancellation and Disruption of the Policy; and

(b) '6.2 Cancellation & Curtailment' under Section 6: Cancellation and Disruption of the Policy,

if:

- (a) during the **Period of Insurance**; and
- (b) while the person is:
 - i. a **Covered Person**; and
 - ii. 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:

1. the **Covered Person's** unexpected death from COVID-19; or
2. the **Covered Person** contracting COVID-19 and being certified by a **Doctor** as being unable to continue the **Journey** as planned; or
3. 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
4. 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
5. 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 '6.2 Cancellation & Curtailment' 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**.

Financial Insolvency

(2) The section of the **Policy** titled 'Section 6: Cancellation and Disruption' is amended by deleting the cover provided under '6.3 Financial Insolvency'.

Adjustment of Premium

(3) The section of the **Policy** titled 'General Provisions Applicable to all Sections of the Policy' is amended by adding the following to '18.1 Adjustment of Premium':

In the event the number of trips undertaken during the **Period of Insurance** increases by more than twenty percent (20%) on the trips declared at the inception of the **Policy**, then the **Policyholder** must disclose such variation to **Us**. **We** reserve the right to charge a **Premium** adjustment to account for such variation.

The trip rate that will apply for any **Premium** adjustment shall be no more than the trip rate **We** charged at the inception of the **Policy**.

Any **Premium** adjustment shall be payable to **Us** within thirty (30) days of **Us** informing the **Policyholder** of the amount.

Cancellation and Disruption - Aggregate Limit of Liability

(1) The section of the **Policy** titled 'Section 18: General Provisions Applicable to All Sections of the Policy' is amended by adding the following condition under the sub-section titled 'Aggregate Limit of Liability':

18.2 (e) **Our** total liability for all claims arising during the **Period of Insurance** under Section 6 – Cancellation and Disruption with regard to all **Covered Person's** undertaking or planning to undertake a **Journey** together shall be limited to \$300,000.

In all other respects the PDS remains unchanged.

Ref: SPDS22PDSAONBT01-GX91656001

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 subcontracted 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 or 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

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