



Corporate Passport Travel Insurance

Policy Schedule



Bring on tomorrow



Policy Number: 2200103601

Named Insured: Charles Sturt University and/or its/their subsidiary and/or related bodies corporate, as defined in Corporations Act 2001 (Cth), including any subsidiary acquired or incorporated during the Period of Insurance, and/or all joint venture companies where the Named Insured has accepted an obligation to insure and/or financiers, all for their respective rights, liabilities and interests

Policy Period: From: 01 Nov 2018 (at 4.00pm. Local Standard Time)
To: 01 Nov 2019 (at 4.00pm. Local Standard Time)

Broker: Gow Gates Insurance Brokers Pty Ltd

Territorial Limit: WorldWide

Insured Person(s): Category A: All students and any other persons whose cost of travel is paid for by the Policyholder either in whole or in part and whether by reimbursement or otherwise including but not restricted to accompanying family members but excluding Insured Persons in Category B & Category C
Category B: All Staff Members, Expatriates, Council Members, visiting lectures, contractors, all Council Committee Members and any other authorised person of the Policyholder whilst on authorised business travel or any other person authorised by the insured.
Category C: All Volunteer workers and visiting lecturers of the Policyholder whilst engaged in voluntary work and/or lecture activity including whilst travelling to/from the place of such voluntary work and/or lecture activity as applicable, Accompanying Spouse and Dependent Children

Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined:

TRAVEL means travel undertaken on the business of the Insured which is authorised by the Insured and shall include associated leisure travel provided always such travel involves a destination outside a radius of 100 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.

Period of Individual Cover:

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of;

- 180 consecutive days in respect of business travel trips
- 42 consecutive days in respect of personal or non – associated leisure travel trips

or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.



Section		The Schedule of Compensation Applicable under each Section of this Policy for each Insured Person during each Period of Travel		
1	A	Overseas Medical Expenses	Unlimited	
	B	Ongoing Medical Expenses in Australia	Included in 1 A	
	C	Overseas Medical Evacuation Expenses	Included in 1 A	
2		Travel Guard™	Included in 1 A	
3		Loss of Deposits and Additional Expenses (Please Note sub limits apply - see section 3 for details)	Unlimited	
4		Luggage, Personal Effects, Travel Documents and Credit Cards	\$10,000	
		Specified Items:	Included in Luggage Limit	
		Mislaid Luggage	\$3,000	
		Credit Card Fraud	\$3,000	
		Keys and Locks	\$1,000	
		Money	\$2,000	
5	A	Death & Capital Benefits, Events 1-19		
		(a) Category A: All students and any other persons whose cost of travel is paid for by the Policyholder either in whole or in part and whether by reimbursement or otherwise including but not restricted to accompanying family members but excluding Insured Persons in Category B & Category C	7 times of Annual Income up to a maximum of \$250,000	
		Category B: All Staff Members, Expatriates, Council Members, visiting lectures, contractors, all Council Committee Members and any other authorised person of the Policyholder whilst on authorised business travel or any other person authorised by the insured.		
		Category C: All Volunteer workers and visiting lecturers of the Policyholder whilst engaged in voluntary work and/or lecture activity including whilst travelling to/from the place of such voluntary work and/or lecture activity as applicable of the Insured		
		(b) Accompanying Spouse and Dependant Children	\$250,000	
		* The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to:	\$20,000	
		Broken Bones Benefit, Event 20	\$7,500	
		Corporate Image Protection	\$15,000	
		Independent Financial Advice	\$10,000	
		Trauma Counselling	\$5,000	
	B	Weekly Injury Benefit, Event 21	85.00% of Income to a maximum of \$1,000 per week	
			Aggregate Period	156 Weeks
			Elimination Period	7 Days
	Domestic Home Help Benefit, Event 23	85.00% of the cost of Domestic Help up to a maximum of \$1,000 per week		
		Aggregate Period	156 Weeks	
		Elimination Period	7 Days	
	Student Tutorial Expenses Benefit, Event 24	85.00% of the cost of Student Tutorial Expenses up to a maximum of \$1,000 per week		
		Aggregate Period	156 Weeks	
		Elimination Period	7 Days	
C	Surgical Benefits For Injury		Maximum of \$20,000	
	Brain Surgery		\$20,000	
	Amputation of a Limb		\$20,000	
	Fracture of a Limb Requiring Open Reduction		\$5,000	
	Any other Surgical procedure performed under general anaesthetic		\$2,500	
D	Surgical Benefits For Sickness		Maximum of \$20,000	
	Open Heart Surgery		\$20,000	
	Brain Surgery		\$20,000	
	Abdominal Surgery performed under general anaesthetic		\$5,000	
	Any other Surgical procedure performed under general anaesthetic		\$2,500	
6		Alternative Employee or Resumption of Assignment Expenses	\$10,000	
7		Political Risk and Natural Disaster Evacuation Expenses	\$100,000	
8		Missed Transport Connection	\$2,000	
9		Rental Vehicle Excess Cover	\$5,000	
10		Kidnap And Ransom And Extortion	\$500,000	
11		Personal Liability	\$5,000,000	



12	Extra Territorial Workers Compensation		Included
		Per Week	\$1,000
		Common Law	\$2,000,000
		Any One Loss	\$2,000,000
		Annual Aggregate	\$2,000,000
13	A	Corporate Travellers Family Care – Spouse Accidental Death	\$25,000
	B	Corporate Travellers Family Care – Education Fund	\$10,000
	C	Spouse Retraining	\$15,000
14	Identity Guard		
		a. Legal expenses	\$5,000
		b. Lost Wages	\$1,000
		c. Obligation to Pay	\$5,000
		d. Miscellaneous Expenses	\$5,000
		Annual Aggregate	\$10,000
15	Search and Rescue Expenses	\$20,000 per person up to a maximum of \$100,000 any one Policy Period	
16	AIG Global Security		Included

Policy Wording: Corporate Passport Travel PDS JM 12/00851.5

Exclusions: NIL

IMPORTANT MATTERS ABOUT THE SCHEDULE OF COMPENSATION

1. If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.
2. Sub-limits may also apply and these are shown under the applicable Policy Section in The Policy Wording.
3. The Policy includes other benefits and these benefits and their limits are shown under the applicable Policy Section in The Policy Wording (e.g. Legal Expenses under Section 3.)
4. This policy is issued by AIG Australia Limited ABN 93 004 727 753 AFSL 381686.

Authorised Signatory



AIG Australia Limited ABN 93 004 727 753 AFSL 381686
5 November 2018

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