

# Schedule


## Chubb Business Travel Insurance

CHUBB®

<b>Policy Number:</b>	<b>93103434</b>
<b>Policyholder(s):</b>	University of New England UNE Partnerships Pty Limited Agricultural Business Research Institute UNE Life Ltd UNE Foundation Ltd UNE Foundation  And/or subsidiary companies (as defined under the Corporations Law) and/or associated and/or related companies and/or other entities (for whose insurances University of New England are or become responsible for) joint ventures (now existing or hereinafter acquired, formed, taken over or incorporated) and all other parties named or described in the records of University of New England as being included herein and other entities named or described in the policy, for their respective rights and interests.
<b>Broker:</b>	Austbrokers Canberra Pty Ltd
<b>Address:</b>	PO Box 7983 BAULKHAM HILLS NSW 2153

**Period of Insurance:**

<b>From:</b>	31 December 2025	(at 4:00pm)
<b>To:</b>	31 December 2026	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
<b>Premium:</b>	As Agreed	
<b>Goods &amp; Services Tax:</b>	As Agreed	
<b>Stamp Duty:</b>	As Agreed	
<b>Total Payable:</b>	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

<b>Signed at:</b>	<b>Sydney</b>	<b>Authorised Representative:</b>
<b>On:</b>	<b>17 December 2025</b>	
		<b>Robert Collins</b> Senior A&H Corporate Key Account Underwriter

## Description of Cover

<p><b>Covered Person(s) / Categories:</b></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>	<p>1 All Employees, honorary appointees, honorary associates, adjuncts and emeritus professors of the Policyholder including Accompanying Spouse/Partner and/or Dependent Child(ren), not otherwise covered under Categories 2,3,4,5,6,7 Covered Persons.</p>
<p><b>Covered Person(s) / Categories:</b></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>	<p>2 All voluntary workers, hosts and students of the Policyholder (including students on intermission (INTERMIT), work experience, internships, practicum and similar university approved activities), not otherwise covered under Categories 1, 3, 4, 5, 6, 7 Covered Persons</p>
<p><b>Covered Person(s) / Categories:</b></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>	<p>3 All academics/scholars (including consultants) visiting or acting on behalf of the Policyholder, including their Accompanying Spouse/Partner and/or Dependent Child(ren), not otherwise covered under Categories 1, 2, 4, 5, 6, 7 Covered Persons</p>
<p><b>Covered Person(s) / Categories:</b></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>	<p>4 All members of the university council, course advisory committees, foundation board and alumni advisory council and/or similar bodies (or their substitutes) who are not current Employees of the Policyholder, and other persons (not including Employees or students) including award recipients and guest speakers who are nominated by the Policyholder, and their Accompanying Spouse/Partner and Dependent Child(ren), not otherwise covered under Categories 1, 2, 3, 5, 6, 7 Covered Persons</p>
<p><b>Covered Person(s) / Categories:</b></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</p>	<p>5 All nominated academics on a work permit with the Policyholder, provided they are not an Australian resident, including their Accompanying Spouse/Partner and Dependent Child(ren), not otherwise covered under Categories 1, 2, 3, 4, 6, 7 Covered Persons</p>

<p>specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.</p>	
<p><b>Covered Person(s) / Categories:</b></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>	<p>6 All other persons nominated by the Policyholder and declared to us prior to the commencement of the Journey, including their Accompanying Spouse/Partner and Dependent Child(ren), not otherwise covered under Categories 1, 2, 3, 4, 5, 7 Covered Persons</p>
<p><b>Covered Person(s) / Categories:</b></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>	<p>7 Visiting international students and other attendees, not otherwise covered under Categories 1, 2, 3, 4, 5, 6 Covered Persons</p>
<p><b>Scope of Cover:</b></p> <p>Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.</p>	<p>1,2,3,4, 5,6,7 Cover under the Policy applies whilst a Covered Person is on a Journey.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<p>1 Journey means any trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided;</p> <p>a) such travel involves a destination twenty (20) kilometres or more from the Covered Persons normal place of business or residence; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p> <p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one (1) trip shall be one hundred &amp; eighty (180) days.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<p>2 Journey means any trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided;</p> <p>a) such travel involves a destination twenty (20) kilometres or more from the Covered Persons normal place of business or residence; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p> <p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p>

	<p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one (1) trip shall be three hundred &amp; sixty five (365) days.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<p>3 Journey Journey means any trip undertaken on the business of the Policyholder and/or authorised by the Policyholder for the purpose of visiting the Policyholder provided;</p> <p>a) such travel involves a destination twenty (20) kilometres or more from the Covered Persons normal place of business or residence; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p> <p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one (1) trip shall be one hundred &amp; eighty (180) days.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<p>4 Journey means any trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided;</p> <p>a) such travel involves a destination twenty (20) kilometres or more from the Covered Persons normal place of business or residence; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p> <p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one (1) trip shall be one hundred &amp; eighty (180) days.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<p>5 Journey means any trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided;</p> <p>a) such travel involves a destination twenty (20) kilometres or more from the Covered Persons normal place of business or residence; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p> <p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one (1) trip shall be one hundred &amp; eighty (180) days.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	<p>6 Journey means an overseas trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided;</p> <p>a) such travel involves an overseas destination; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p>

		<p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one (1) trip shall be one hundred &amp; eighty (180) days.</p>
<p><b>Journey Definition:</b></p> <p>Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.</p>	7	<p>Journey means an overseas trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided;</p> <p>a) such travel involves an overseas destination; and</p> <p>b) the Covered Person is acting in the interest of the Policyholder (including all entities comprising the Policyholder); or</p> <p>c) the Covered Person is undertaking overseas travel authorised by the Policyholder (including all entities comprising the Policyholder).</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left first 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 last. Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be:</p> <p>(i) ninety (90) days for international students visiting the Policyholder; or</p> <p>(ii) one hundred and eighty (180) days for attendees of courses or activities conducted by the Policyholder outside Australia</p>
<p><b>Policy Wording &amp; PDS:</b></p>		CAH-BTA01-PDS-1125 Business Travel Accident PDS and Wording

## Declared Travel

### Business Travel

	Groups of <10		Groups of >=10	
	No.	Average Days	No.	Average Days
Domestic	Category 1: 4048 Category 2: 1 Category 3: 1 Category 4: 1 Category 5: 1 Category 6: 0 Category 7: 0	Category 1: 4 Category 2: 1 Category 3: 1 Category 4: 1 Category 5: 1 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0
USA	Category 1: 100 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 20 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0
Singapore / Hong Kong / Japan	Category 1: 50 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 7 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0

Rest of World	Category 1: 860 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 1 Category 7: 1	Category 1: 23 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 14 Category 7: 14	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0
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Directors and Executives Private Travel

	Groups of <10		Groups of >=10	
	No.	Average Days	No.	Average Days
Domestic	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0
USA	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 20 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 7 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0
Singapore / Hong Kong / Japan	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0
Rest of World	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0 Category 5: 0 Category 6: 0 Category 7: 0

## 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	250,000
	Accidental Death (Accompanying Spouse / Partner)	150,000
	Events 2-19	250,000
	Events 2-19 (Accompanying Spouse / Partner)	150,000
2,7	Event 1 - Accidental Death	100,000
	Accidental Death (Accompanying Spouse / Partner)	0
	Events 2-19	100,000
	Events 2-19 (Accompanying Spouse / Partner)	0
3	Event 1 - Accidental Death	100,000
	Accidental Death (Accompanying Spouse / Partner)	100,000
	Events 2-19	100,000
	Events 2-19 (Accompanying Spouse / Partner)	100,000
4	Event 1 - Accidental Death	7 x Salary up to 500,000
	Accidental Death (Accompanying Spouse / Partner)	250,000
	Events 2-19	7 x Salary up to 500,000
	Events 2-19 (Accompanying Spouse / Partner)	250,000
5	Event 1 - Accidental Death	150,000
	Accidental Death (Accompanying Spouse / Partner)	150,000
	Events 2-19	150,000
	Events 2-19 (Accompanying Spouse / Partner)	150,000
6	Event 1 - Accidental Death	250,000
	Accidental Death (Accompanying Spouse / Partner)	250,000
	Events 2-19	250,000
	Events 2-19 (Accompanying Spouse / Partner)	250,000

<b>Categories</b>		<b>Part B - Bodily Injury Resulting in Surgery - Benefits</b>	
1,2,3,4,5,6,7	20,000		
<b>Categories</b>		<b>Part B - Weekly Benefits - Bodily Injury</b>	<b>% of Salary - Part B</b>
1,2,3,6,7	500 x 156 weeks	100.00	7 days
4,5	2,500 x 156 weeks	100.00	7 days
<b>Categories</b>		<b>Part C - Weekly Benefits - Sickness</b>	<b>% of Salary - Part C</b>
1,2,3,4,5,6,7	0 x 0 weeks	0.00	0 days
<b>Categories</b>		<b>Part C - Sickness Resulting in Surgery - Benefits</b>	
1,2,3,4,5,6,7	0		
<b>Categories</b>		<b>Part D - Fractured Bones – Lump Sum Benefits</b>	<b>Part E - Loss of Teeth or Dental Procedures – Limit Per Tooth</b>
1,2,3,4,5,6,7	5,000	250	2,000
<b>Categories</b>		<b>Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits</b>	
1,2,3,4,5,6,7	2,000		
<b>Additional cover Under Section 1</b>			
<b>Categories</b>		<b>Death by Specified Causes (Specified Sickness)</b>	<b>Corporate Image Protection</b>
1,2,3,4,5,6,7	50,000		10,000
<b>Categories</b>		<b>Independent Financial Advice</b>	<b>Coma Benefit</b>
1,2,3,4,5,6,7	5,000		Per Week: 500 Max Weeks: 26
<b>Categories</b>		<b>Partner Retraining Benefit</b>	<b>Spouse / Partner Accidental Death Benefit</b>
1,2,3,4,5,6,7	10,000		25,000
<b>Categories</b>		<b>Dependent Child Supplement</b>	<b>Orphaned Benefit</b>
1,2,3,4,5,6,7	Per Dependent Child: 10,000 Per family: 30,000		Per Dependent Child: 10,000 Per family: 30,000
<b>Categories</b>		<b>Domestic Help Expenses for Accompanying Spouse</b>	<b>Premature Birth / Miscarriage Benefit</b>
1,2,3,4,5,6,7	Per Week: 500 Max Weeks: 26		5,000
<b>Categories</b>		<b>Tuition or Advice Expenses</b>	<b>Modification Expenses</b>
1,2,3,4,5,6,7	3,000		5,000
<b>Categories</b>		<b>Unexpired Membership Benefit</b>	<b>Chauffeur Benefit</b>
1,2,3,4,5,6,7	3,000		1,500
<b>Categories</b>		<b>Executor Emergency Cash Advance</b>	<b>Accommodation and Transport Expenses</b>

1,2,3,4,5,6,7	5,000	10,000
<b>Categories</b>	<b>Education Fund Benefit</b>	<b>Out of Pocket Expenses</b>
1,2,3,4,5,6,7	5,000	5,000
<b>Categories</b>	<b>Student Tutorial Costs</b>	<b>Childcare Benefit</b>
1,2,3,4,5,6,7	Per Week: 500 Max Weeks: 26	5,000
<b>Categories</b>	<b>Replacement Staff / Recruitment Costs</b>	<b>Air or Road Rage Benefit</b>
1,2,3,4,5,6,7	5,000	5,000
<b>Categories</b>	<b>Carjacking Assault Benefit</b>	<b>Reconstructive or Cosmetic Surgery Benefit</b>
1,2,3,4,5,6,7	5,000	20,000
<b>Categories</b>	<b>Terrorism Injury Benefit</b>	
1,2,3,4,5,6,7	Per Person: 20,000 Aggregate: 200,000	

## SECTION 2: Kidnap and Ransom / Extortion Cover

<b>Categories</b>	<b>Sum Insured</b>
1,2,3,4,5,6,7	500,000

### Additional cover under Section 2

<b>Categories</b>	<b>Public Relations Benefit</b>
1,2,3,4,5,6,7	15,000

## SECTION 3: Hijack and Detention

<b>Categories</b>	<b>Daily Benefit</b>	<b>Maximum Sum Insured</b>	<b>Maximum Days</b>
1,2,3,4,5,6,7	1,000	20,000	20

### Additional cover under Section 3

<b>Categories</b>	<b>Legal Cost</b>
1,2,3,4,5,6,7	50,000

## SECTION 4: Medical, Evacuation and Additional Expenses

<b>Categories</b>	<b>Sum Insured</b>	<b>Excess</b>
1,2,3,4,5,6,7	Unlimited	250

### Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1,2,3,4,5,6,7	Per Day: 200 Max Days: 30	Per Day: 50 Maximum: 1,500

Categories	Trauma Counselling Benefit
1,2,3,4,5,6,7	5,000

## SECTION 5: Chubb Assistance & Security Advice

Categories	Included
1,2,3,4,5,6,7	YES +61 2 8907 5995 <a href="http://www.chubb.com/chubbassist">www.chubb.com/chubbassist</a>

## SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1,2,3,4,5,6,7	100,000	250

Categories	Cancellation and Curtailment Expenses	Excess
1,2,3,4,5,6,7	100,000	250

### Aggregate Limit of Liability – Any one occurrence – Group Travel (F)

200,000

### Sub-limits under Section 6

Categories	Incidental Private Travel and/or Directors and Executives Private Travel	Out of Pocket Expenses (such as phone charges, food etc.)
1,2,3,4,5,6,7	20,000	Per Day: 150 Maximum: 1,500

### Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1,2,3,4,5,6,7	10,000	50,000

Categories	Pet Boarding Expenses	Missed Transport Connection
1,2,3,4,5,6,7	2,500	10,000

Categories	Overbooked Flight	Corporate Event Extension
1,2,3,4,5,6,7	5,000	Per Person: 20,000 Aggregate: 100,000

## SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured
1,3,6,7	10,000

2	0
4,5	5,000

## SECTION 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess
1,2,3,4,5,6,7	10,000	250

Categories	Electronic Equipment	Excess
1,2,3,4,5,6,7	5,000	250

Categories	Money and Travel Documents	Excess
1,2,3,4,5,6,7	2,500	250

Categories	Deprivation of Baggage
1,2,3,4,5,6,7	3,000

### Additional cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1,2,3,4,5,6,7	1,000	500

Categories	Keys and Locks	Identity Theft Extension
1,2,3,4,5,6,7	1,500	20,000

Categories	Lost Earnings	Data Recovery Benefit
1,2,3,4,5,6,7	Per Day: 250 Max: 10,000	20,000

## SECTION 9: Personal Liability

Categories	Sum Insured
1,2,3,4,5,6,7	10,000,000

### Additional cover under Section 9

Categories	Court Attendance Benefit
1,2,3,4,5,6,7	Per Day: 100 Maximum: 1,000

## SECTION 10: Rental and Personal Vehicle Excess

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1,2,3,4,5,6,7	10,000	2,000

Categories	Vehicle Hire
1,2,3,4,5,6,7	Per Week: 500 Maximum: 2,500

**Additional cover under Section 10**

Categories	Towing Expenses
1,2,3,4,5,6,7	1,000

**SECTION 11: Extra Territorial Workers' Compensation**

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1,3,4,5,6	1,000	1,000,000	1,000,000
2,7	0	0	0

**SECTION 12: Political & Natural Disaster Evacuation**

Categories	Evacuation Expenses
1,2,3,4,5,6,7	200,000

**Additional cover under Section 12**

Categories	Specialist Security Services
1,2,3,4,5,6,7	50,000

Categories	Aggregate Limit of Liability – Section 12
1,2,3,4,5,6,7	200,000

**SECTION 13: Search & Rescue Expenses**

Categories	Sum Insured	Aggregate Limit of Liability
1,2,3,4,5,6,7	20,000	100,000

**Aggregate Limit of Liability (applicable to Sections 1, 2, 4 and 6 only)**

<b>Any one (1) occurrence - Personal Accident and Sickness (A)</b>	5,500,000
<b>Non-scheduled Flights (B):</b>	1,000,000
<b>Any one (1) event with respect to War / Civil War (C)*:</b>	500,000
<b>Any one (1) Period of Insurance with respect to War / Civil War (D)*:</b>	1,000,000
<b>Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):</b>	1,000,000
<b>Aggregate Limit of Liability – Any one occurrence – Group Travel (F):</b>	200,000

\*Aggregate C and Aggregate D (noted above) are applicable to the War/Civil War Coverage Extension only. Please refer to the PDS for further details.

# 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 CAH-BTA01-PDS-1125 Business Travel Accident PDS and Wording (Business Travel & CAH-BTA01-PDS-1125) 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 23 October 2025

### **Supplementary information**

The PDS is updated as follows:

This endorsement varies the standard terms of the Policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the Policy, the parties agree as follows (subject to all other terms, conditions, limits of liability and exclusions of the Policy):

- (1) The section of the Policy titled '**Important Information**' by adding the following to sub-section '**11. Premium**':

#### **Agreed Rates – Travelling Exceeding 180 days**

Where We agree to extend the maximum trip duration as noted in the Journey Definition beyond eighty (80) days duration, the following additional trip rates shall apply;

- a) two dollars and fifty cents (\$2.50) per day for the first one hundred and eighty days of the Journey; and
- b) one hundred and sixty dollars (\$160) per month for each month the Journey continues thereafter.

We must be advised of any such Journeys prior to their commencement. At all times, no one trip shall exceed three hundred and sixty-four (364) days duration.

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

7. With respect to any losses or additional expenses occurring within Australia, the maximum sum insured under '**Section 6 - Cancellation and Disruption**' shall be limited to ten thousand dollars (\$10,000).

- (3) The section of the Policy titled '**General Provisions and Conditions Applicable to the Policy**' is amended as follows:

- (i) The following conditions are added:

#### **Excesses on All Claims**

Unless otherwise stated in the Policy Schedule, an Excess of two hundred and fifty dollars (\$250) shall apply to each and every claim under this Policy.

#### **Dual Insurance**

Where a benefit is payable under both this Policy (Policy Number 93103434) and the Group Personal Accident Policy (Policy Number 93102598) as a result of an insurable event arising out of any one occurrence, then only one (1) amount, that being the highest Benefit Amount, shall be payable for that benefit.

- (ii) The following provision is added:

#### **FOREIGN ENTITY LOSS ENDORSEMENT**

##### **Difference in Conditions/ Difference in Limits/Ground Up**

1. Where a claim is made under a Local Policy and is rejected as not being within its policy terms and conditions then the section headed "Overseas Entity Loss" will operate to provide an indemnity but only to the extent that We would have accepted the claim had it been made under this Policy.

2. In the event that a claim is payable under a Local Policy and the total amount of the claim exceeds the limit of liability thereunder then the section headed "Overseas Entity Loss" will pay the difference between the limit of liability payable (whether an aggregate limit or a maximum limit per person) under such Local Policy and the corresponding limit stated in the Schedule of benefits.

3. Where there is no Local Policy then the section headed "Overseas Entity Loss" will operate to provide an indemnity but only to the extent that We would have accepted the claim had it been made under this Policy.

4. In respect of 1 and 2 above, it is warranted that the Local Policies shall be maintained in force and that all terms and conditions contained therein shall be complied with.

### **Overseas Entity Loss**

5. We will indemnify the First Named Policyholder for an Insured Loss, the value of which is conclusively agreed and shall be equal to:

i. the Overseas Entity Loss (where at the time of the Overseas Entity Loss the Ownership Interest is a Controlling Interest); or

ii. subject to 6 below, the percentage of Ownership Interest multiplied by the Overseas Entity Loss (where at the time of the Overseas Entity Loss the Ownership Interest is not a Controlling Interest).

6. If, at the date of the loss, the First Named Policyholder does not have an Ownership Interest or has an Ownership Interest which is not a Controlling Interest, but the First Named Policyholder or an intervening subsidiary is responsible for providing business related injury and travel insurance for the benefit of the Overseas Entity's employees (and/or other beneficiaries specified by the Overseas Entity), (an "Obligation"), We will indemnify the First Named Policyholder for an Insured Loss, the value of which is agreed and shall be deemed conclusively to be equal to the Overseas Entity Loss to the extent there is an Obligation to pay.

7. We will treat any Overseas Entity Loss in accordance with all of the terms and conditions of this Policy, including, but not limited to, exclusions and other limitations in this Policy, as if the Overseas Entity Loss occurred to the First Named Policyholder.

8. Matters known to the Overseas Entity shall be deemed to be known to the First Named Policyholder.

### **Definitions**

"Controlling Interest" means an Ownership Interest which is either (i) greater than 50 per cent.; or (ii) greater than 15 per cent. provided it is the largest shareholding in an Overseas Entity.

"First Named Policyholder" means the First Named Policyholder on the Policy Schedule.

"Insured Loss" means the decrease in the value of the economic interest of the First Named Policyholder in the Overseas Entity as a result of the Overseas Entity Loss.

"Local Policy" means a policy issued as part of this multi-jurisdiction insurance arrangement by a local insurer in countries where We are not permitted to provide said insurance.

"Overseas Entity" shall mean an entity located in a country or territory in which We are not licensed, authorised or otherwise lawfully permitted to insure that entity, in which the First Named Policyholder has an economic interest including, without limitation, on obligation.

"Overseas Entity Loss" means any loss incurred or paid by the Overseas Entity, including in connection with its obligations to provide business related injury and travel insurance benefits to its employees (and/or other beneficiaries specified by the Overseas Entity) pursuant to any relevant obligations between the Overseas Entity and its employees, which would be considered a covered loss under the terms and conditions of this Policy, including but not limited to all exclusions and limitations.

"Ownership Interest" means the ownership interest that the First Named Policyholder has in the Overseas Entity, either directly or through intervening subsidiary.

In all other respects the PDS remains unchanged.

Ref: SPDSCAH-BTA01-PDS-1125-GX110354901