


# Schedule

## Chubb Group Affinity Personal Accident & Sickness Insurance

**CHUBB®**

<b>Policy Number:</b>	93102598	
<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	
<b>Period of Insurance:</b>		
<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>	

	<p><b>Robert Collins</b> Senior A&amp;H Corporate Key Account Underwriter</p>
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## 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>	1	<p>All enrolled students of the Policyholder, including students on Intermission (INTERMIT), visiting international students (not necessarily enrolled), and participants in short courses (including off-campus and online courses), Work Experience which is related to courses (which are not mandatory) and activities directly related to the Policyholder's approved courses and events, including participants who are not directly enrolled with the Policyholder, not otherwise covered under Categories 2, 3, 4, 5 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>	2	<p>All voluntary workers of the Policyholder, not otherwise covered under Categories 1, 3, 4, 5 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>	3	<p>All non-student participants in Sport UNE sport and recreational programs or activities, including members of the local community, juniors, staff and others, including match officials and participants in twilight and lunchtime programs, not otherwise covered under Categories 1, 2, 4, 5 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>	4	<p>All honorary appointees, honorary associates, adjuncts, emeritus professors, visiting scholars and visiting school students, not otherwise covered under Categories 1, 2, 3, 5 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>	5	<p>All enrolled students in social work, nursing, exercise physiology and psychology courses, not otherwise covered under Categories 1, 2, 3, 4, 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>	1	<p>Cover under this Policy applies whilst a Covered Person is engaged in:</p> <ol style="list-style-type: none"> <li>1. authorised activities directly related to the Policyholder's approved courses, including practical or community placement and other work experience authorised by the Policyholder whilst a Covered Person is fulfilling the conditions of candidature; or</li> <li>2. activities authorised by the Policyholder or Sport UNE, including sporting activities both on- and off-campus, student camps and other activities (including the Generation 2050</li> </ol>

		<p>Agricultural student camp, and the UNE Grass activities) authorised by and under the control of the Policyholder.</p> <p>Cover is also extend to include direct travel to and from the location of the authorised activities, including any minor deviations or interruptions which in no way increase the risk of Bodily Injury to the Covered Person.</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>	2	<p>Cover under this Policy applies whilst a Covered Person is engaged in voluntary work authorised by and under the control of the Policyholder, including direct travel to and from the authorised voluntary work, including any minor deviations or interruptions which in no way increase the risk of Bodily Injury to the Covered Person.</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>	3	<p>Cover under this Policy applies whilst a Covered Person is engaged in sport or recreational activities authorised by and under the control of the Policyholder, including direct travel to and from the authorised activities, including any minor deviations or interruptions which in no way increase the risk of Bodily Injury to the Covered Person.</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>	4	<p>Cover under this Policy applies whilst a Covered Person is participating in research, teaching or other activities at the University of New England which are authorised by and under the control of the Policyholder, including direct travel to and from the authorised activities, including any minor deviations or interruptions which in no way increase the risk of Bodily Injury to the Covered Person.</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>	5	<p>Cover under this Policy applies whilst a Covered person is on placement with Queensland Health including direct travel to and from the placement, including any minor deviations or interruptions which in no way increase the risk of Bodily Injury to the Covered Person. Cover shall commence at 4pm the night before the placement and shall continue on a full-time twenty-four (24) hour basis until 4pm the day after the placement ceases.</p>
<p><b>Policy Wording &amp; PDS:</b></p>		<p>CAH-AFFGPA-PDS-0325 Group Personal Accident Policy Wording - Affinity</p>

## Schedule of Benefits

### Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

### Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1,2,3,4,5	Event 1 - Accidental Death	50,000
	Events 2-19	50,000

Categories	Part B - Bodily Injury Resulting in Surgery Benefits
1,2,3,4,5	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1,5	250x 52 weeks	85.00	7 days
2,3,4	250x 104 weeks	85.00	7 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1,2,3,4	0 x 0 weeks	0.00	0 days
5	250 x 52 weeks	85.00	14 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1,2,3,4	0
5	20,000

Categories	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
1,2,3,4,5	3,000	250	2,000

### Additional Cover

Categories	Return to Work Assistance	Tuition or Advice Expenses
1,2,3,4	20,000	4,000
5	20,000	4,500

Categories	Unexpired Membership Benefit
1,2,3,4,5	3,000

Categories	Visitors Benefit	Corporate Image Protection
1,2,3,4	10,000	10,000
5	15,000	15,000

Categories	Independent Financial Advice	Funeral Expenses
1,2,3,4	5,000	15,000

5	7,500	7,500
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Categories	Coma Benefit	Partner Retraining Benefit
1,2,3,4	per week: 500 max weeks: 26	10,000
5	per week: 500 max weeks: 26	15,000

Categories	Dependent Child Supplement	Orphaned Benefit
1,2,3,4,5	per Dependent Child: 10,000 max per Family: 30,000	per Dependent Child: 10,000 max per Family: 30,000

Categories	Modification Expenses	Chauffeur Services
1,2,3,4	10,000	1,500
5	10,000	2,500

Categories	Executor Emergency Cash Advance	Emergency Home Help
1,2,3,4,5	25,000	500 x 26 weeks Excess: 0 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1,2,3,4	250 x 52 weeks Excess: 0 days	5,000
5	500 x 26 weeks Excess: 0 days	5,000

Categories	Bed Care
1,2,3,4	per week: 250 max weeks: 52
5	per week: 500 max weeks: 26

Categories	Terrorism Injury Benefit
1,2,3,4,5	per person: 20,000 Aggregate: 200,000

Categories	Accommodation and Transport Expenses	Education Fund Benefit
1,2,3,4,5	10,000	5,000

Categories	Out of Pocket Expenses	Childcare Benefit
1,2,3,4,5	5,000	5,000

Categories	Work Experience Benefit	Workplace Assault Benefit
1,2,3,4,5	5,000	5,000

Categories	Workplace Trauma Benefit	Air or Road Rage Benefit
1,2,3,4,5	5,000	5,000

Categories	Carjacking Benefit - Excess and Vehicle Hire	Carjacking Assault Benefit
1,2,3,4,5	5,000	5,000

Categories	Reconstructive or Cosmetic Surgery Benefit	Cancer Benefit
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1,2,3,4,5

15,000

0

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Aggregate Limit of Liability

<b>Any one (1) Period of Insurance (A):</b>	3,000,000
<b>Non-Scheduled Flights (B):</b>	500,000

# Supplementary Product Disclosure Statement (SPDS)

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## Chubb Group Affinity Personal Accident & Sickness Insurance Policy Wording and Product Disclosure Statement Amendment

### Important information about this SPDS

This SPDS contains particulars of changes to the Group Affinity Personal Accident Product Disclosure Statement & Policy Wording (Chubb Group Affinity Personal Accident & Sickness Insurance) 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 '**General Definitions Applicable to the Policy**' is amended by adding the following definition:

**Non-Medicare Medical Expenses** means expenses:

- a) incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
  - o Medical
  - o Surgical
  - o X-ray
  - o Chiropractic
  - o Osteopathic
  - o Physiotherapy
  - o Hospital
  - o Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Any benefit payable under Non- Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

- (2) The section of the Policy titled '**Additional Cover under the Policy**' is amended by adding the following;

### **36. HECS and/or Post Graduate Fees**

If during the Period of Insurance and while a person is a Covered person, the Covered Person suffers a Bodily Injury resulting in;

- a) a benefit being payable under Personal Accident & Sickness, Part A, Events 2-19; and
  - b) the Covered Person being unable to undertake any further studies whatsoever,
- We will pay a proportion of the Covered Person's HECS &/or post graduate fees.

The portion of the HECS &/or post graduate fees We will pay will be the corresponding percentage to the Event paid under Personal Accident & Sickness, Part A, Events 2-19. The maximum amount We will pay under the benefit is \$10,000.

### **37. Non-Medicare Medical Expenses**

If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to:

- a) provide services, without payment, to an educational, religious, charitable or benevolent organisation; or
- b) engage in a sporting activity:
  - i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
  - ii. as an official, or otherwise to assist in the conduct of the sporting activity; or

- iii. in his or her capacity as an elected or appointed official of a sporting organisation; or
- c) engage in youth activities organised by a voluntary organisation (for example, the Scout Association of Australia); or
- d) undertake an activity that is part of an employment, education, training or youth program, or initiative, administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workers compensation does not apply); or
- e) engage as a student at an educational institution, in respect of an event occurring while that Covered Person:
  - (i) is attending that institution in accordance with the requirements of that institution; or
  - (ii) is, in the course of such attendance, taking part in an activity organised and supervised by that institution; or
  - (iii) is travelling to or from such attendance at that institution;

the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of \$10,000.

An excess of \$100 applies to each and every claim.

No cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above).

- (3) The section of the Policy titled '**General Conditions Applicable to the Policy**' is amended by adding the following condition:

16. In the event of a claim under Part C - Sickness Benefits for category 5 Covered Persons (all enrolled students in Social Work, Nursing, Exercise Physiology and Psychology courses) pathological evidence that the Sickness is linked to the placement requires conclusive demonstration.

- (4) The section of the Policy titled '**General Exclusions Applicable to the Policy**' is amended by adding the following exclusion:

11. where a Covered Person sustains a loss whilst located in Afghanistan, Iran or Russia.

In all other respects the PDS remains unchanged.

Ref: SPDSCAH-AFFGPA-PDS-0325-GX110342601