


Schedule

Chubb Business Travel Insurance



Policy Number:	01PP532550
Policyholder(s):	Australian Salaried Medical Officers Federation New South Wales; Australian Salaried Medical Officers Federation ACT.
Broker:	Scott & Broad Pty Ltd
Address:	Level 2 924 Pacific Highway GORDON NSW 2072

Period of Insurance:		
From:	31 December 2019	(at 04:00pm)
To:	31 December 2020	(at 04:00pm) 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	
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	Sydney	Authorised Representative
On:	25 November 2019	
		Adelle Saul Underwriter

Description of Cover

Covered Person(s) / Categories:	1. All Employees & nominated members of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Child(ren).
Scope of Cover:	1. Cover under the Policy applies whilst a Covered Person is on a Journey (as defined in the Policy).
Journey Definition:	<p>1. Journey means a trip undertaken by the Covered Person, including business & Private Travel, provided such travel involves a destination 100 kilometres or more from the Covered Persons normal place of residence or normal place of business & does not include normal daily travel between the normal place of residence & normal place of business.</p> <p>Cover shall commence from the time a Covered Person leaves their normal place of residence or normal place of business, whichever is left last & continues on a fulltime 24 hr basis until they return to their normal place of residence or normal place of business, whichever occurs first.</p> <p>The maximum duration of any one trip is 180 days</p> <p>Private Travel means non-business related travel provided that the travel involves an aerial flight or an overnight stay.</p>
Policy Wording & PDS:	19PDSBT01 Business Travel Policy Wording and PDS

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	0
	Accidental Death (Accompanying Spouse / Partner)	0
	Events 2-19	0
	Events 2-19 (Accompanying Spouse / Partner)	0

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	0 x 0 weeks	0.00	0 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	0 x 0 weeks	0.00	7 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1	0

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	0	0	0

Additional cover Under Section 1

Categories	Death by Specified Causes (Specified Sickness)	Corporate Image Protection
1	0	0

Categories	Independent Financial Advice	Coma Benefit
1	0	Per Week: 0 Max Weeks: 0

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1	0	0

Categories	Dependent Child Supplement	Orphaned Benefit
1	Per Dependent Child: 0 Per family: 0	Per Dependent Child: 0 Per family: 0

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit
1	Per Week: 0 Max Weeks: 0	0
Categories	Tuition or Advice Expenses	Modification Expenses
1	0	0
Categories	Unexpired Membership Benefit	Chauffeur Benefit
1	0	0
Categories	Executor Emergency Cash Advance	Accommodation and Transport Expenses
1	0	0
Categories	Education Fund Benefit	Out of Pocket Expenses
1	0	0
Categories	Student Tutorial Costs	Childcare Benefit
1	Per Week: 0 Max Weeks: 0	0
Categories	Replacement Staff / Recruitment Costs	Air or Road Rage Benefit
1	0	0
Categories	Carjacking Assault Benefit	Reconstructive or Cosmetic Surgery Benefit
1	0	0
Categories	Terrorism Injury Benefit	
1	Per Person: 0 Aggregate: 0	

SECTION 2: Kidnap and Ransom / Extortion Cover

Categories	Sum Insured
1	500,000

Additional cover under Section 2

Categories	Public Relations Benefit
1	15,000

SECTION 3: Hijack and Detention

Categories	Daily Benefit	Maximum Sum Insured	Maximum Days
1	1,000	30,000	30

Additional cover under Section 3

Categories	Legal Cost
1	50,000

SECTION 4: Medical, Evacuation and Additional Expenses

Categories	Sum Insured	Excess
1	Unlimited	250

Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1	Per Day: 200 Max Days: 30	Per Day: 50 Maximum: 1,500

Categories	Trauma Counselling Benefit
1	5,000

Categories	Accidental HIV Infection Benefit - Medical Reimbursement	Accidental HIV Infection Benefit - Lump Sum
1	100,000	30,000

SECTION 5: Chubb Assistance & Security Advice

Categories	Included
1	YES +61 2 8907 5995 www.chubbassistance.com/au

SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	100,000	250

Categories	Cancellation and Curtailment Expenses	Excess
1	100,000	250

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	Not Covered	Per Day: 150 Maximum: 1,500

Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1	10,000	50,000

Categories	Pet Boarding Expenses	Missed Transport Connection
1	2,500	10,000

Categories	Overbooked Flight	Corporate Event Extension
1	2,500	Per Person: 20,000 Aggregate: 100,000

SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured
1	5,000

SECTION 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess
1	5,000	250

Categories	Electronic Equipment	Excess
1	2,000	250

Categories	Money and Travel Documents	Excess
1	2,000	250

Categories	Deprivation of Baggage
1	3,000

Additional cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1	1,000	2,000

Categories	Keys and Locks	Identity Theft Extension
1	2,000	20,000

Categories	Lost Earnings	Data Recovery Benefit
1	Per Day: 250 Max: 10,000	20,000

SECTION 9: Personal Liability

Categories	Sum Insured
1	5,000,000

Additional cover under Section 9

Categories	Court Attendance Benefit
1	Per Day: 100 Maximum: 1,000

SECTION 10: Rental and Personal Vehicle Excess

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1	5,000	1,000

Categories	Vehicle Hire
1	Per Week: 200 Maximum: 2,000

Additional cover under Section 10

Categories	Towing Expenses
1	1,000

SECTION 11: Extra Territorial Workers' Compensation

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1	500	1,000,000	1,000,000

SECTION 12: Political & Natural Disaster Evacuation

Categories	Evacuation Expenses
1	100,000

Additional cover under Section 12

Categories	Specialist Security Services
1	50,000

Categories	Aggregate Limit of Liability – Section 12
1	250,000

SECTION 13: Search & Rescue Expenses

Categories	Sum Insured	Aggregate Limit of Liability
1	20,000	100,000

Aggregate Limit of Liability (applicable to Sections 1 and 2 only)

Any one (1) occurrence - Personal Accident and Sickness (A)	10,000,000
Non-scheduled Flights (B):	500,000
Any one (1) event with respect to War / Civil War (C):	500,000
Any one (1) Period of Insurance with respect to War / Civil War (D):	1,000,000
Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E)	1,000,000

Supplementary Product Disclosure Statement (SPDS)

Chubb Business Travel Policy Wording and PDS Policy Wording and Product Disclosure Statement Amendment

Important information about this SPDS

This SPDS contains particulars of changes to the Business Travel Policy Wording and PDS (Business Travel 19PDSBT01) and Product Disclosure Statement ("PDS"), which was prepared on 13 June 2019. 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 11 November 2019.

Supplementary information

The PDS is updated as follows:

Section 6 – Cancellation and Disruption

Condition (3) under this section is deleted in full.

Notwithstanding Exclusion 3(f), cover under this section is extended as follows:

Travel Services Provider Insolvency

If a Journey is cancelled, shortened or rescheduled due to the Insolvency of a Travel Services Provider, provided to the Policyholder or the Covered Person prior to the Journey commencing, then We will pay up to a maximum of \$10,000 per Covered Person:

a) the value of unused prepaid travel or accommodation arrangements scheduled to be used during a Covered Person's Journey, that the Policyholder or a Covered Person have lost or have had to cancel and cannot recover in any other way, inclusive of the Policyholder or the Covered Person's travel agent's cancellation fees. We will only pay these fees if at the time the circumstances causing the cancellation happened after the Policyholder or the Covered Person had already paid at least the full deposit. The most We will pay is the lesser of the travel agent's cancellation fees and any commission or service fees that the travel agent would have earned had the Journey not been cancelled;

b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by the Policyholder or the Covered Person as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if the Policyholder or the Covered Person cannot recover their loss in any other way. We calculate the amount We pay as follows:

i) for frequent flyer points, air miles or loyalty card points, the cost of an equivalent booking based on the same advance booking period as the original booking less any payment the Policyholder or the Covered Person made toward the booking, multiplied by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking; or

ii) for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser;

c) reasonable costs incurred by the Policyholder or the Covered Person of rescheduling the Journey. The most We will pay for rescheduling the Journey is the cost of the cancellation fees or lost deposits that would have been payable under [a] and [b] above had the Journey been cancelled.

We will not pay a claim under [c] in addition to a claim under [a] and [b] for the same services or facilities.

d) the reasonable additional accommodation and travel expenses incurred if the Covered Person has to return

to Australia.

We will not pay a claim under [d] in addition to a claim under [a], [b] and [c] for the same services or facilities.

Exclusions under this Endorsement

We will not pay:

(a) for any bookings for travel and accommodation not made before the start of the Journey while the Covered Person is still in Australia; or

(b) if the Journey is cancelled, shortened or rescheduled at any time due to the Insolvency of any travel agent, tour wholesaler, tour operator or booking agent; or

(c) if at the time the Journey was booked, the Travel Services Provider was Insolvent or a reasonable person would have reason to expect the Travel Services Provider might become Insolvent; or

(d) any accommodation expenses incurred after the date the Covered Person originally planned to return to Australia; or

(e) any losses directly or indirectly arising from or in any way connected or associated with services provided by Air Canada, Meridiana Fly S.P.A, Tiger Airways Australia, U.S. Airways, Red Wings Airlines, PAWA Dominicana and Acerca, or Air Zimbabwe.

Definitions under this Endorsement

Insolvency / Insolvent means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Travel Services Provider means any scheduled service airline, hotel and resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

General Definitions

The general definition of Directors and Executives Private and Incidental Private Travel are both deleted and replaced with the following:

Private Travel means non-business related travel provided that the travel involves an aerial flight or an overnight stay.

In all other respects the PDS remains unchanged.

Ref: SPDS19PDSBT01-GX53274801

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

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

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 and we take reasonable steps to ensure that you have been made aware of how we handle 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.

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 assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer 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), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

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 the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Contact Us

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