



**statewide
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STATEWIDE PERSONAL ACCIDENT SCHEME

Protection Wording

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IMPORTANT INFORMATION

The nature of a Covered Person's right to access cover under the Scheme and when it starts and ends

Covered Persons are not contracting insureds (e.g. they cannot cancel or vary the Coverage - only the Coverage holder can do this) and do not enter into any agreement with Us.

We do not need to provide any notices in relation to this coverage to Covered Persons as they are not a contracting party to the Coverage. We only send notices to the Coverage holder which is the only entity We have contractual obligations to under the Policy.

Covered Persons are not obliged to accept any of the benefits of this coverage. If a Covered Person makes a claim under the Policy then such person will have the same obligations to Us as if they were the Coverage holder and We will have the same rights against the Covered Persons as We would have against the Coverage holder.

The coverage cover is subject to the terms, conditions, limitations and exclusions set out in this document. Neither We nor the Coverage holder hold anything on trust for, or for the benefit or on behalf of, Covered Persons under this coverage arrangement. The Coverage holder:

- a) does not act on behalf of Us or a Covered Person in relation to the coverage;
- b) is not authorised to provide any financial product advice, recommendations or opinions about the coverage; and
- c) does not receive any remuneration or other benefits from Us.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their personal needs from a person who is licensed to give such advice. No advice is provided by Us that the benefits are appropriate or useful for any Covered Person's own circumstances or needs.

Nothing prevents such persons from entering into other arrangements regarding coverage.

A Covered Person's access to cover:

- a) begins from the time the relevant person meets the criteria specified in the Schedule for a Covered Person and becomes a Covered Person; and
- b) ends at the earliest of the following events:
 - i. when the relevant person no longer meets the criteria specified in the Schedule for a Covered Person; or
 - ii. at the end of the Period of Protection (with the exception of paragraph 2 under 'Extensions To All Sections'); or
 - iii. when the Policy is cancelled by Us or the Coverage holder.

Refer to the General Definitions section for the definition of Period of Protection and other capitalised terms.

Our Agreement with the Coverageholder (the Member)

The Schedule contains important information relevant to the coverage, including:

- the Period of Protection;
- who the Covered Persons entitled to access cover are;
- the Contribution payable by the Coverage holder (See page 8 Contribution description section);
- the applicable benefits and limits; and
- variations to this Protection Wording terms, conditions and exclusions (if any).

We may also issue other documents (e.g. endorsements) from time to time and where reasonably necessary, which may vary the Schedule and other Coverage terms, conditions and exclusions.

All of the above make up the "Coverage" the Coverageholder has with Us. They are all important documents and must be read together carefully and be kept in a safe place for future reference.

Duty of Disclosure

Your Duty of Disclosure

Before you enter into a coverage agreement, you have a duty to tell Us anything that you know, or could reasonably be expected to know, may affect Our decision to cover you and on what terms.

You have this duty until We agree to cover you.

You have the same duty before you renew, extend, vary or reinstate a coverage agreement.

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.

GENERAL DEFINITIONS APPLICATION TO COVERAGE

For the purpose of the Wording, the following definitions apply:

Accident means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Covered Person. The word Accidental shall be construed accordingly.

Accidental Death means death occurring as a result of a Bodily Injury.

Accompanying means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another Covered Person who is on a Journey.

Bodily Injury means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, where the bodily injury and Accident both occur during the Period of Protection and whilst the person is a Covered Person. It does not mean a Sickness.

Carjacking Incident means the violent theft or violent attempted theft of a motor vehicle which is occupied by the Covered Person or whilst the Covered Person is entering or exiting the vehicle.

Civil War means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country.

Claimant means the Coverage holder, a Covered Person or any other person entitled to claim under the Policy.

Close Colleague means, where the context permits:

- a) a fellow Employee of the Covered Person whose duties and responsibilities directly affect the Covered Person's work; or
- b) a person, who is not a fellow Employee but, where the business relationship of that person with the Covered Person necessitates the immediate return of the Covered Person.

Close Relative means Parent, Spouse/Partner, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild.

Conveyance means:

1. any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers; and
2. any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers.

Country of Residence means the country:

- a) of which the Covered Person is a permanent resident (e.g. in relation to which they hold a multiple entry visa or permit which gives the Covered Person resident rights in such country); or
- b) in which the Covered Person is residing on an overseas expatriate assignment.

Coverage means this Protection Wording, the current Schedule and any other documents We may issue to the Coverage holder that We advise will form part of the Protection Wording.

Coverage holder means the named Member Council or organisation listed as the Coverage holder in the Schedule with whom We enter into the coverage. They are the contracting party under this Protection Wording.

Covered Person means a person that meets the criteria specified for a Covered Person in the Schedule and with respect to whom Contribution has been paid or agreed to be paid by the Coverage holder. They are a person that is legally entitled to claim under the Protection Wording. A Covered Person is not a contracting insured under the Protection Wording with Us. Our agreement is entered into with the Coverage holder.

Declared Trip means a trip included in the combination of trips, total travel days, maximum number of Covered Persons and maximum duration of any one (1) trip declared to Us by the Coverage holder at renewal and upon which Our acceptance of the risk and pricing was provided for the Period of Protection. Each Covered Person on the Journey is considered to be one trip.

Dentist means a dentist or surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than:

- the Coverage holder; or
- the Covered Person; or
- a Close Relative of the Covered Person; or
- an Employee of the Coverage holder.

Dependent Child(ren) means a Covered Person's and their Spouse/Partner's dependent child(ren) (including step or legally adopted child(ren)) as long as they are under nineteen (19) years of age or under twenty-five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the Covered Person for maintenance and support. Dependent Child(ren) also means a Covered Person's children of any age who are permanently living with the Covered Person and are Permanently mentally or physically incapable of self-support.

Directors and Executives Private Travel means non-business related travel with respect to the Coverage holder's company directors (executive and nonexecutive), chief financial officer, chief executive officer, chief operating officer, company secretary, general manager and their Accompanying Spouse/Partner and/or Dependent Child(ren), provided that the travel involves an aerial flight or overnight stay.

Doctor means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than:

- the Coverage holder; or
- the Covered Person; or
- a Close Relative of the Covered Person; or
- an Employee of the Coverage holder.

Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services. Child-minding and home help services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person and must be certified by a Doctor as being necessary or at least likely to be substantially beneficial for the recovery of the Covered Person.

Employee means any person in the Coverage holder's service including directors (executive and nonexecutive), board members, voluntary workers, persons undertaking work experience and (except for Section 11) includes consultants, contractors, sub-contractors and/or self-employed persons undertaking work on the Coverage holder's behalf.

Excess means the first amount of each and every claim We do not pay which the Coverage holder or Covered Person is required to bear themselves as shown in the Schedule either expressed as a monetary amount or a percentage of the loss.

Incidental Private Travel means travel which is private and taken either side of or during an authorised business trip.

Insurance Contracts Act means the Insurance Contracts Act 1984 (Cth) as amended from time to time.

Journey means the journey described in the Schedule and is extended to include:

- Incidental Private Travel; and/or
- Directors and Executives Private Travel as declared

but does not include normal commuting between the Covered Person's normal place of residence and business.

Journey (Commute) means the journey described in the Schedule applicable to normal commuting between the Covered Person's usual place of residence and business.

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 Coverage holder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
 - Medical
 - Surgical
 - X-ray
 - Chiropractic
 - Osteopathic
 - Physiotherapy
 - Hospital
 - Nursing Treatment

Non-Medicare Medical Expenses under this Additional Cover do not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures.

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.

Non-Scheduled Flight(s) means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

Parent means parent, parent-in-law, step-parent or such person who was the Covered Person's primary care giver (including jointly with another person) as a child.

Period of Protection means the period shown on the current Schedule or such shorter time if the Coverage is terminated and for which cover applies under the Protection Wording.

Permanent means having lasted, or where the medical evidence shows that it will last, twelve (12) consecutive months from the date of the Bodily Injury and at the expiry of that period, in the opinion of a Doctor, being unlikely to materially improve. The word Permanently shall be construed accordingly.

Pre-Existing Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor twelve (12) months immediately prior to the Covered Person's Journey; or
- b) the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware were caused by an underlying physical defect, condition, illness or disease at the time of booking their Journey.

Contribution means the contribution that is payable in respect of the Coverage by the Coverage holder.

Professional Sport means any sport for which a Covered Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.

Salary means:

- a) in the case of a salaried Employee (not otherwise covered below), their weekly pre-tax and pre-personal deductions income, excluding commission, bonuses, overtime payments and any allowances, averaged during the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income; or
- b) in the case of a salary packaged Employee or T.E.C. (that is, total employment cost), their weekly pre-tax income derived from personal exertion (including, but not limited to wages, motor vehicle and/or travel allowances, club subscriptions and fees, housing loan or rental subsidy, clothing and meal allowances), before personal deductions (but excluding bonuses, commissions, overtime payments), averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income; or
- c) in the case of a self-employed person, their weekly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been self-employed.

Schedule means the schedule listing the benefits and limits which is issued by Us to the Coverage holder.

Serious Injury or Serious Sickness means a medical condition which a Doctor certifies as being life threatening and for which the person on whom the claim depends has not:

- a) received regular medical treatment or medication in the thirty (30) days immediately prior to the date the Covered Person's Journey was booked, or
- b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the date the Covered Person's Journey was booked.

Sickness means any illness or disease of the Covered Person occurring during the Period of Protection and whilst the person is a Covered Person and on a Journey.

Spouse/Partner means a Covered Person's husband or wife and includes a de-facto and/or life partner with whom a Covered Person has continuously lived with for a period of three (3) months or more at the time of loss.

Temporary Partial Disablement means where in the opinion of a Doctor, the Covered Person is temporarily unable to engage in a substantial part of their usual occupation or business duties, and while the Covered Person is under the regular care of and acting in accordance with the instructions or advice of a Doctor.

Temporary Total Disablement means where in the opinion of a Doctor, the Covered Person is temporarily unable to engage in their usual occupation or business duties, and while the Covered Person is under the regular care of and acting in accordance with the instructions or advice of a Doctor.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us means Statewide Mutual.

Please note that any specific definitions relating to a particular cover section are located in that section. Other documents issued by Us that form the Coverage may also contain general or specific definitions.

SECTION 1 – PERSONAL ACCIDENT

Extent of Cover

Subject to the other terms, conditions and exclusions of the Protection Wording:

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers a Bodily Injury which is not a Pre-Existing Condition and which results directly in the occurrence of one or more of the Event(s) listed in the Table of Events below within twelve (12) months of the date of the Bodily Injury, We will pay the corresponding benefit provided an amount is shown for that Event on the Schedule against parts A, B, C, and/or D.

TABLE OF EVENTS

Part A – Lump Sum Benefits

Cover for an Event under this Part applies only:

- i. if an amount for that Event is shown in the Schedule against Part A – Lump Sum Benefits;
- ii. with respect to Part A - Lump Sum Benefits, where the Lump Sum Benefit is linked to a Covered Person's Salary and the Covered Person is not in receipt of a Salary, the benefit amount shall be limited to the lesser of \$500,000 or the maximum sum insured shown in the Schedule for that category of Covered Person;
- iii. if a Covered Person suffers a Bodily Injury resulting in any one of Events 2-8, We will not be liable under the Protection Wording for any subsequent Bodily Injury to that Covered Person;
- iv. if the Event(s) occur within twelve (12) months of the date of the Bodily Injury.

Benefits shall not be payable for more than one of Events 1 to 19 in respect of the same Bodily Injury, We will, however, pay the Event with the highest benefit.

Part A – Lump Sum Benefits	
Events - Bodily Injury resulting in:	Benefits
	The percentage of the amount shown in the Schedule against Part A - Lump Sum Benefits (per Covered Person).
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of one (1) or more Limbs, Feet or Hands	100%
7. Permanent unsound mind to the extent of legal incapacity	100%
8. Permanent Loss of	
a) hearing in both ears	100%
b) the lens in both eyes	100%
9. Permanent Loss of	
a) hearing in one (1) ear	50%
b) the lens in one (1) eye	60%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	80%
11. Burns:	
a) Third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	50%
b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	25%

12. Permanent Loss of use of four (4) Fingers of either Hand	50%
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Part A – Lump Sum Benefits, continued

Events - Bodily Injury resulting in:	Benefits The percentage of the amount shown in the Schedule against Part A - Lump Sum Benefits (per Covered Person).
13. Permanent Loss of use of one (1) Thumb of either Hand: a) both joints b) one (1) joint	40% 20%
14. Permanent Loss of use of Fingers of either Hand: a) three (3) joints b) two (2) joints c) one (1) joint	15% 15% 15%
15. Permanent Loss of use of Toes of either Foot: a) all - one (1) Foot b) great - both joints c) great - one (1) joint d) other than great - each Toe	15% 5% 3% 1%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5 cm	7.5%
18. Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	1% to a maximum of \$10,000 in total.
19. Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive.	Such percentage of the Lump Sum Benefit insured which corresponds to the percentage reduction in whole bodily function as certified by the Covered Person's treating Doctor and a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will seek the opinion of a third independent Doctor, who will be appointed by mutual agreement between the parties and paid for by Us. In the event of a disagreement between all three (3) Doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions, subject to the maximum amount We will pay which is seventy-five percent (75%) of the Lump Sum Benefit insured.

Part B – Bodily Injury Benefits

Part B - Bodily Injury Resulting In Surgery Outside of Australia - Benefits Cover for an Event under this Part applies only if:

- a) an amount is shown in the Schedule against Section 1, Part B Bodily Injury Benefits;
- b) the surgery is undertaken outside of Australia;
- c) the surgical procedure is carried out within twelve (12) months of the date of the Bodily Injury; and
- d) the Covered Person has a valid claim with respect to the same procedure under Section 4, Medical, Evacuation and Additional Expenses.

Part B - Bodily Injury Resulting In Surgery Outside of Australia – Benefits	
Events	Benefits
	The percentage of the amount shown in the Schedule against Section 1, Part B - Bodily Injury Resulting in Surgery Benefits (per Covered Person).
20. Craniotomy	100%
21. Amputation of a Limb	100%
22. Fracture of a Limb requiring open reduction	50%
23. Dislocation requiring open reduction	25%
24. Any other surgical procedure carried out under a general anaesthetic	15%

Part B – Weekly Benefits - Bodily Injury

Cover for an Event under this Part applies only if:

- a) an amount is shown in the Schedule against Part B - Weekly Benefits - Bodily Injury; and
- b) the Event(s) occur within twelve (12) months of the date of the Bodily Injury.

Part B – Weekly Benefits - Bodily Injury	
Events	Benefits
25. Temporary Total Disablement	<p>From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, We will, for up to the Benefit Period, pay up to the weekly benefit amount shown on the Schedule against Section 1, Part B - Weekly Benefits -Bodily Injury.</p> <p>However, this will not exceed the percentage of Salary shown in the Schedule of the Covered Person’s Salary. This cover is subject to the Excess Period shown on the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury.</p>

Part B – Weekly Benefits - Bodily Injury	
Events	Benefits
26. Temporary Partial Disablement	<p>From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, We will, for up to the Benefit Period, pay up to the weekly benefit amount shown on the Schedule against Section 1, Part B Weekly Benefits - Bodily Injury less any amount of current earnings as a result of working in a reduced capacity with the Coverage holder.</p> <p>However, the combined amount must not exceed the percentage of Salary shown on the Schedule or the Covered Person's Salary.</p> <p>This cover is subject to the Excess Period shown on the Schedule against Section 1, Part B - Weekly Benefits Bodily Injury.</p> <p>Should the Covered Person be able to return to work with the Coverage holder in a reduced capacity (where the Coverage holder has reduced activities for the Covered Person to undertake), yet elect not to do so then the benefit payable shall be 25% of the Covered Person's Salary.</p>

Part C – Fractured Bones - Lump Sum Benefits

Cover for an Event under this Part applies only if:

- a) an amount is shown in the Schedule against Part C - Fractured Bones - Lump Sum Benefits; and
- b) the Event(s) occur within twelve (12) months of the date of Bodily Injury

Part C – Fractured Bones - Lump Sum Benefits	
Events	Benefits
	The percentage of the amount shown in the Schedule against Section 1, Part C - Fractured Bones - Lump Sum Benefits (Per Covered Person).
27. Neck, skull or spine	100%
28. Hip or pelvis	75%
29. Jaw, pelvis, leg, ankle or knee	50%
30. Cheekbone, shoulder	30%
31. Arm, elbow, wrist or ribs	25%
32. Nose or collarbone	20%
33. Finger, Thumb, Foot, Hand or Toe	10%

The maximum benefit payable for any one (1) Bodily Injury resulting in fractured bones shall be the amount shown on the Schedule against Section 1, Part C - Fractured Bones - Lump Sum Benefits.

In the case of an established non-union of any of the above fractures, despite the maximum benefit payable amount, We will pay an additional benefit of 5% of the amount shown on the Schedule against Section 1, Part C - Fractured Bones - Lump Sum Benefits.

Part D – Loss of Teeth or Dental Procedures - Lump Sum Benefits

Cover for an Event under this Part applies only if:

- a. an amount is shown in the Schedule against Part D – Loss of Teeth or Dental Procedures - Lump Sum Benefits; and
- b. the Event(s) occur within twelve (12) months of the date of Bodily Injury .

Part D – Loss of Teeth or Dental Procedures - Lump Sum Benefits	
Events	Benefits
	The percentage of the amount shown in the Schedule against Section 1, Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits (Per Covered Person).
34. Loss of teeth or full capping of teeth	100%
35. Partial capping of teeth	50%

The maximum benefit payable for any one (1) Bodily Injury resulting in loss of teeth or dental procedures shall be the amount shown on the Schedule against Section 1, Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits.

The maximum benefit payable per Tooth shall be limited to the amount shown on the Schedule.

Definitions Under Section 1 - Personal Accident and Sickness

Act of Terrorism means the planning, use, or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.

Air or Road Rage Incident means a violent physical act occurring whilst the Covered Person is occupying an aircraft as a passenger, or occupying any motor vehicle intended for use on public roadways; and which is intentionally committed by a person who is not:

- a) a Covered Person; or
- b) a Close Relative of the Covered Person.

Benefit Period means the maximum period of time for which a benefit is payable under Events 25 and/or as shown in the Schedule.

Event(s) means the Event(s) described in the relevant Table of Events set out in Section 1 of the Protection Wording.

Excess Period means the period of time following Events 25 and/or 26 giving rise to a claim during and for which no benefits are payable as specified in the Schedule.

Fingers, Thumbs or Toes mean the digits of a Hand or Foot.

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss means in connection with:

1. a Limb: Permanent physical severance or Permanent total loss of the use of the Limb;
2. an eye: total and Permanent loss of all sight in the eye;
3. hearing: total and Permanent loss of hearing;
4. Speech: total and Permanent loss of the ability to speak;
5. hands, feet and digits: Permanent physical severance or Permanent total loss of use of the Hand, Foot, Finger, Thumb or Toe, and which in each case is caused by Bodily Injury.

Medical Aids means equipment such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of a Bodily Injury by a Doctor and which are not excluded under General Exclusion 4.

Paraplegia means the Permanent loss of use of both legs and the Permanent loss of use of the whole of or part of the lower half of the body.

Permanent means having lasted, or where the medical evidence shows that it will last, twelve (12) consecutive months and at the expiry of that period, in the opinion of a Doctor being unlikely to materially improve.

Permanent Total Disablement means where in the opinion of a Doctor:

1. the Covered Person is entirely and continuously unable to engage in, perform or attend to any occupation or business for which they are reasonably qualified by reason of education, training or experience; and
2. the Covered Person's disability is Permanent.

Quadriplegia means the Permanent loss of use of both arms and both legs.

Seek Employment means the Covered Person being registered with the government agency or department in their Country of Residence which is responsible for providing unemployment services (such as Centrelink in Australia) and/ or a recruitment company and then providing Us with proof of a minimum of (4) new job application per month unless this is not reasonably practicable in the Covered Person's circumstances.

Simple Fracture means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a Doctor requires minimal and uncomplicated medical treatment.

Specified Sickness means a:

- myocardial infarction (heart attack) or ischaemic heart disease; or
- pulmonary embolism or lower respiratory disease; or
- stroke; or
- cancer; or
- rabies; or
- dementia or Alzheimer's disease.

Tooth means a sound and natural tooth but does not include first or milk teeth, dentures, implants and dental fillings.

Additional Cover under the Protection Wording

1. Exposure

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person is exposed to the elements as a result of an Accident and within twelve (12) months of the Accident the Covered Person suffers from any of the Events outlined in the Table of Events as a direct result of that exposure, the Covered Person will be deemed for the purpose of the Coverage to have suffered a Bodily Injury on the date of the Accident.

2. Disappearance

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person disappears in any manner and the Covered Person's body has not been found within twelve (12) months after the date of that disappearance, the Covered Person will be deemed to have died as a result of a Bodily Injury at the time of their disappearance.

Where the Accidental Death benefit in the Table of Events (Event 1) is payable because of a disappearance, We will only pay that benefit after the Coverage holder or the legal representatives of the Covered Person's estate has given Us a signed undertaking that the benefit will be repaid to Us if, after Our payment, it is found that to the prior knowledge of the Coverage holder or legal representative, the Covered Person did not die as a result of a Bodily Injury.

3. Death by Specified Causes (Specified Sickness)

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person dies within the first thirty-one (31) days of the Journey solely and directly as a result of a Specified Sickness which is unrelated to a Pre-Existing Condition, We will pay a lump sum benefit amount shown in the Schedule against Section 1, Death by Specified Causes (Specified Sickness).

4. Corporate Image Protection

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers a Bodily Injury, and this is likely to result in a valid claim under the Protection Wording with respect to, Section 1 Part A - Lump Sum Benefits for either:

1. Event 1 - Accidental Death; or
2. Event 2 - Permanent Total Disablement,

We will reimburse the Coverage holder up to the amount shown in the Schedule against Corporate Image

Protection for reasonable costs (other than the Coverage holder's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media.

Costs must be incurred as a result of such a Bodily Injury, to protect and/or positively promote the

Coverage holder's business and image. The maximum benefit payable for any one (1) Event is the amount shown in the Schedule against Section 1, Corporate Image Protection.

5. Independent Financial Advice

If a Covered Person sustains a Bodily Injury for which benefits are payable under Events 1-8, We will, in addition to payment of the benefit, and at the request of the Coverage holder, the Covered Person or representatives of the Covered Person's estate, pay for professional financial advice in respect of the payment of the benefit for Events 1-8.

However such advice must be provided by an independent financial advisor who is not a Close Relative of the

Covered Person and who is authorised and regulated by the Australian Securities and Investments Commission to provide such financial advice. The maximum benefit payable for any one (1) Event is the amount shown in the Schedule against Section 1, Independent Financial Advice.

6. Coma Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury which:

- a) directly causes or results in the Covered Person being in a state of continuous unconsciousness; and
- b) the Covered Person or their legal representative (or if none, their next of kin) presents Us with a written opinion of a Doctor which verifies that the cause of the continuous unconsciousness was the Bodily Injury,

We will pay the Coverage holder or the Covered Person or the Covered Person's legal representative (or if none, the Covered Person's next of kin) a weekly amount for each week of continuous unconsciousness, up to a maximum number of consecutive weeks, as shown in the Schedule against Section 1, Coma Benefit. If the state of continuous unconsciousness persists for a period of less than one (1) week, or for only part of any subsequent week, We will pay the Coma Benefit at the rate of one seventh (1/7th) of the weekly amount for each day during

<p>b) Vocational assessment for:</p> <ul style="list-style-type: none"> • Assistance in the choice of a new job, and the Covered Person's placement in that job taking into account the Covered Person's interests, skills and disability and the labour market. • Simulated work environment experience • Development of further work skills through education and on the job training (in addition to Tuition or Advice Expenses) 	100%
<p>c) Personal and Family Counselling for:</p> <ul style="list-style-type: none"> • Professional assistance to help the Covered Person live an independent life. • Financial Counselling (in addition to Independent Financial Advice Benefit) 	100%

9. Spouse/Partner Accidental Death Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person's Spouse/Partner (who is not Accompanying the Covered Person) dies Accidentally, We will pay the Covered Person a lump sum benefit amount shown on the Schedule against Spouse/ Partner Accidental Death Benefit.

10. Funeral Expenses Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers an Accidental Death We will reimburse the Coverage holder or the estate of the Covered Person up to the amount shown in the Schedule against Funeral Expenses for:

- a) all reasonable funeral, burial or cremation and associated expenses; and/or
- b) all reasonable expenses incurred in transporting the Covered Person's body or ashes to a place nominated by the legal representative of the Covered Person's estate.

11. Dependent Child Supplement

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers an Accidental Death and is survived by a Dependent Child(ren), We will pay the Covered Person's estate a lump sum benefit for each surviving Dependent Child. This is subject to a maximum benefit with respect to any one (1) family as shown in the Schedule against Section 1, Dependent Child Supplement.

12. Orphaned Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person and their Accompanying Spouse/Partner both suffer an Accidental Death due to the same Accident and they are survived by a Dependent Child(ren), We will pay to the Covered Person's estate, in addition to any benefit payable under Dependent Child Supplement, a lump sum benefit for each surviving Dependent Child up to the maximum benefit amount per Dependent Child as shown in the Schedule against Section 1, Orphaned Benefit.

This is also subject to a maximum benefit amount in respect of any one (1) family as shown in the Schedule against Section 1, Orphaned Benefit.

13. Domestic Help Expenses for Accompanying Spouse

Should the Accompanying Spouse/ Partner be a non-income earner prior to sustaining a Bodily Injury, compensation will only be payable under Event 25 and/or Event 26 for the reasonable actual cost of domestic help, including childcare and outdoor household activities, certified as necessary by a Doctor subject to a maximum amount for any one (1) Event per week and a maximum number of weeks as shown in the Schedule against Section 1, Domestic Help Expenses for Accompanying Spouse.

The domestic help may not be performed by a person who is a Close Relative of the Covered Person.

14. Emergency Home Help

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers from a Bodily Injury which results in a benefit being payable under Event 25 and/or 26 described in Part B of the Table of Events and is unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to the amount shown in the Schedule against Emergency Home Help.

15. Premature Birth/Miscarriage Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury which results in premature childbirth (prior to thirty two(32) weeks gestation) or miscarriage, We will pay the Coverage holder or Covered Person the lump sum benefit amount shown in the Schedule against Section 1, Premature Birth/Miscarriage Benefit.

16. Tuition or Advice Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury or Sickness for which a benefit is payable under Events 2, 25, or 26. We will reimburse reasonable expenses incurred by the Coverage holder or a Covered Person for tuition or advice for a Covered Person by a registered training organisation, provided such tuition or advice is undertaken with Our prior written agreement (not to be unreasonably withheld or delayed) and that evidence is presented from a Doctor certifying the tuition or advice is medically necessary or at least substantially beneficial in returning the Covered Person to work..

Reimbursement under this provision will be limited to the actual costs incurred by the Coverage holder or the Covered Person up to the maximum amount shown in the Schedule against Section 1, Tuition or Advice Expenses.

17. Modification Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury for which a benefit is payable under Events 2 or 3, We will reimburse the Coverage holder or Covered Person up to the amount shown in the Schedule against Section 1, Modification Expenses, for actual costs incurred to:

- a) modify the Covered Person's home and/or vehicle, or
- b) costs associated with relocating the Covered Person to a more suitable home,

provided that evidence is presented from a Doctor certifying the modification and/or relocation is medically necessary or is at least likely to be substantially beneficial in managing the Covered Person's condition.

18. Unexpired Membership Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly

to and/or from such activity, the Covered Person sustains a Bodily Injury which results in a benefit being paid under:

1. Events 2 to 8; or
2. Events 25 and/or 26 for which a Doctor certifies in writing will reasonably likely continue for a minimum period of twenty-six (26) weeks;

and it is certified by a Doctor as reasonably likely to prevent the Covered Person from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, We will pay the Coverage holder or Covered Person a refund of such fees paid for the current season or membership period, pro-rata from the time of the Event, up to the amount shown in the Schedule against Section 1, Unexpired Membership Benefit.

19. Chauffeur Services

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Events 25, or 26. We will pay the Coverage holder or Covered Person up to the amount shown in the Schedule against Section 1, Chauffeur Services for a chauffeur, commercial ride-share service or taxi service to and from the Covered Person's usual place of work and their usual place of residence if the Covered Person recovers sufficiently to return to work but is certified by a Doctor as being unable to drive a vehicle or travel on public transport.

20. Executor Emergency Cash Advance

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers an Accidental Death, upon the executor of the Covered Person's estate's request, We will advance to the Coverage Holder or the executor of the Covered Person's estate the amount shown in the Schedule against Section 1, Executor Emergency Cash Advance, whilst the administration of the Covered Person's estate is being arranged.

The advance will be deducted from any subsequent benefit paid for Event 1- Accidental Death.

21. Supplementary Election Benefit

If during the Period of Protection and whilst the person is a Covered Person and an elected member of council, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Events 1-19 We will pay the reasonable costs incurred by the Coverage Holder to conduct a supplementary election up to the amount shown in the Schedule against Section 1, Supplementary Election Benefit.

22. Guaranteed Payment

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Event 25 provided that medical evidence is presented from a Doctor certifying that there is a reasonable likelihood that the total period of Temporary Total Disablement will be a minimum of twenty-six (26) continuous weeks, and We agree with this certification, We will pay at the time of first payment twelve (12) weeks of benefits.

Note that any guaranteed payment shall still not exceed the total maximum Benefit Period as shown in the Schedule.

23. Escalation of Claim Benefit

After payment of a benefit under Events 25 or/or 26 continuously for twelve (12) months and again after each subsequent period of twelve (12) months during which a benefit is paid, the benefit will be increased by 5% per annum.

Note that any continuation benefits shall still not exceed the total maximum Benefit Period as shown in the Schedule.

24. Accommodation and Transport Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury and is admitted as an in-patient of a hospital, which is more than one hundred (100) kilometres from the Covered Person's normal place of residence, We will pay the actual and reasonable transport and/or accommodation expenses incurred by their Spouse/Partner and/or Dependent Child(ren) to travel to or remain with the Covered Person, up to the amount shown in the Schedule against Section 1, Accommodation and Transport Expenses..

25. Education Fund Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, school or university fees up to the maximum amount stated in the Schedule against Section 1, Education Fund Benefit for each surviving Dependent Child.

The maximum amount per family of the Covered Person is stated in the Schedule against Section 1, Education Fund Benefit.

26. Out of Pocket Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury which directly results in additional expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other nonmedical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to the maximum amount shown in the Schedule against Section 1, Out Of Pocket Expenses.

However, this is provided that those costs are not insured elsewhere under this Protection Wording, or an expense to which General Exclusion 4. applies.

27. Student Tutorial Costs

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person who is a student, suffers from a Bodily Injury which results in Event 25 described in Part B of the Table of Events and is unable to attend registered classes, We will pay the cost of reasonably and necessarily incurred home tutorial services as a result of that Bodily Injury up to the amount shown in the Schedule against Section 1, Student Tutorial Costs

This is provided the Covered Person is registered as a full time student with an educational institution.

Home tutorial services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.

28. Childcare Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury for which a benefit is paid under Events 2 to 8, We will pay the Covered Person the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to the amount stated in the Schedule against Section 1, Childcare Benefit, but only in respect of additional costs that would not otherwise have been incurred.

29. Replacement Staff/Recruitment Costs

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person suffers a Bodily Injury, and this is likely to result in a valid claim under the Protection Wording with respect to, Part A – Lump Sum Benefits for either:

1. Event 1 - Accidental Death; or
2. Event 2 - Permanent Total Disablement,

We will pay the reasonable costs incurred by the Coverage holder for recruitment of replacement employees up to the maximum amount shown in the Schedule against Section 1, Replacement Staff/Recruitment Costs.

The recruitment process must commence within sixty (60) days of the Event and be for recruiting the Covered Persons role for the continuation of the Coverage holder's business.

30. Air or Road Rage Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury as a result of being the victim of an Air or Road Rage Incident, We will pay the Covered Person the amount shown in the Schedule against Section 1, Air or Road Rage Benefit.

31. Carjacking Benefit – Excess & Vehicle Hire

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person is the victim of a Carjacking Incident which results in theft and/or damage to their vehicle, We will pay to the Coverage holder:

- a) the excess applicable on the Covered Person's comprehensive insurance to have the vehicle repaired; and/or
- b) the reasonable cost of a hire car, taxi or commercial ride-sharing service for the Covered Person to continue the Journey during which they were the victim of a Carjacking Incident.; up to the total amount shown in the Schedule against Carjacking Benefit – Excess & Vehicle Hire.

32. Reconstructive or Cosmetic Surgery Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury which results in medically-necessary reconstructive or cosmetic surgery, and a benefit being paid under Events 2 to 19, We will pay the Coverage holder or Covered Person an additional 10% of the benefit amount payable under Events 2 to 19 in respect of that Bodily Injury, up to the maximum benefit amount shown in the Schedule against Section 1, Reconstructive or Cosmetic Surgery Benefit.

The Reconstructive or Cosmetic Surgery Benefit will be payable only once in respect of any one (1) Accident, and will be reduced by any amount payable under Events 20 to 24 in respect of the same Accident.

33. Terrorism Injury Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person sustains a Bodily Injury resulting from an Act of Terrorism for which a benefit is paid under Events 1 to 8, We will, in addition to payment of the benefit, also pay the Covered Person or the Covered Person's estate the amount shown in the Schedule against Section 1, Terrorism Injury Benefit.

The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Protection shall not exceed the Aggregate amount shown on the Schedule against Section 1, Terrorism Injury Benefit.

34. Work Experience Benefit

If a person is undertaking authorised Work Experience with the Coverage holder and, whilst performing occupational duties on behalf of the Coverage holder sustains a Bodily Injury which, had the person been a Covered Person, would have resulted in a benefit being paid under Events 1 to 9, We will pay the person suffering from the Bodily Injury or their legal representative (or if none, the Covered Person's next of kin) in the event of Event 1 – Accidental Death, the amount shown in the Schedule against Work Experience Benefit.

35. Workplace Assault Benefit

If during the Period of Protection and whilst the person is a Covered Person and engaging in voluntary work on behalf of the Coverage holder, the Covered Person sustains a Bodily Injury as a result of an assault occurring either whilst at the usual place of employment with the Coverage holder or if this is not on the Coverage holder's premises, unless there is reasonable evidence to suggest the Covered Person provoked the assault, We will pay the Coverage holder or Covered Person the amount shown in the Schedule against Workplace Assault Benefit.

36. Workplace Trauma Benefit

If during the Period of Protection and whilst the person is a Covered Person and engaging in voluntary work on behalf of the Coverage holder, the Covered Person witnesses a violent criminal act whilst at the premises of the Coverage holder and does not sustain a Bodily Injury, We will pay the Coverage holder or Covered Person the amount shown in the Schedule against Workplace Trauma Benefit.

37. Other Bodily Injury Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person:

1. suffers a Bodily Injury as a direct result of an Accident for which a benefit is not otherwise payable under any section of the Protection Wording; and
2. the Covered Person has sought medical treatment from a Doctor who recommends a period of absence from work exceeding three working days,

We will pay the Covered Person:

A lump sum of \$500 if the period of time the Covered Person is certified by a Doctor as medically unfit to work does not exceed thirty (30) days

A lump sum of \$1,000 if the period of time the Covered Person is certified by a Doctor as medically unfit to work is between thirty-one (31) days and ninety (90) days

A lump sum of \$3,500 if the period of time the Covered Person is certified by a Doctor as medically unfit to work exceeds ninety (90) days

Except for General Exclusions 2 and 3(b) to 3(f), the General Exclusions Applicable to the Protection Wording do not apply for the purpose of this benefit.

Conditions Under Section 1

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. If a Covered Person suffers a Bodily Injury resulting in any one of Events 2-8, We will not be liable under the Protection Wording for any subsequent Bodily Injury to that Covered Person.
2. Benefits shall not be payable for more than one of Events 1 to 19 in respect of the same Bodily Injury, We will, however, pay the Event with the highest benefit.
3. Benefits shall not be payable:
 - a) for Events 25 and 26 in excess of a total aggregate period as shown as the number of weeks (or other time period) against Section 1, Part B - Weekly Benefits - Bodily Injury in the Schedule in respect of any one (1) Bodily Injury;
 - b) for Events 25 and 26 during the Excess Period;
 - c) for Events 25 and 26 after the Excess Period, in an amount which exceeds the lesser of:
 - i. the maximum Sum Insured shown in the Schedule against Section 1, Part B Weekly Benefits - Bodily Injury, as applicable, or
 - ii. the applicable percentage of the Covered Person's Salary as shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury.
 - iii. For example, if:
 - the applicable percentage is 100%; and
 - the maximum benefit amount shown in the Schedule is \$2,000 x 156 weeks against Section 1, Part B - Weekly Benefits - Bodily Injury; and
 - a Covered Person's Salary is \$1,500 per week,
 - then that Covered Person's maximum benefit will be limited to 100% of \$1,500 x 156 weeks = \$234,000
 - d) unless the Covered Person, as soon as would be expected of a reasonable person after the happening of any Bodily Injury giving rise to a claim under the Protection Wording, procures and follows proper medical advice from a Doctor. Failure to follow proper medical treatment or advice in accordance with this paragraph may result in Us reducing or suspending Our liability under the Protection Wording to the extent to which We have suffered any prejudice due to such failure;
 - e) for more than one (1) of Events 25 and/or 26 that occur for the same period of time in respect of any one (1) Covered Person; and
 - f) for more than one (1) of the surgical benefits described in Events 20 to 24, in respect of any one (1) Bodily Injury.
4. The amount of any benefit payable for Temporary Total Disablement and Temporary Partial Disablement will be reduced by the amount of any:
 - a) periodic compensation benefits payable under any disability insurance, workers' compensation or accident compensation scheme or other government entitlement; and
 - b) the amount of any sick pay received, or, at the discretion of the Coverage holder, sick leave entitlement, so that the total amount of any such benefit or entitlement together with any benefits payable under the Protection Wording does not exceed the applicable percentage of the Covered Person's Salary as shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury
For example, if:
 - the applicable percentage is 75%;

- the maximum benefit amount shown in the Schedule is \$1,250 x 104 weeks against Section 1, Part B - Weekly Benefits – Bodily Injury;
- a Covered Person's Salary is \$2,000 per week;
- the Covered Person is entitled to benefits of (say) \$500 per week under a compensation scheme described in 4(a) above, then

that Covered Person's maximum benefit will be limited to 75% of \$2,000 = \$1,500, less \$500 = \$1,000 x 104weeks = \$104,000

(Note: this example assumes that the weekly compensation benefit of \$500 continues concurrently with payments under this Protection Wording for 104weeks).

5. Where a Covered Person is receiving benefits from Us under this Protection Wording, is unemployed and certified by a Doctor as being able to undertake light or partial duties the Covered Person must actively Seek Employment consistent with the opinion of their Doctor.

Should a Covered Person not actively Seek Employment once medically cleared to, benefits shall be reduced to 25%.

6. Where, in relation to benefits payable for Events 2, 25 and/or 26, We do not agree with the opinion given by the Covered Person's treating Doctor, We have the right (at Our own expense) to have the Covered Person examined by a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will obtain the opinion of an independent Doctor (mutually agreed by Us and the Covered Person) at Our expense. The opinion of the independent Doctor will be the opinion for the purposes of the definitions of Permanent Total Disablement, Temporary Partial Disablement and Temporary Total Disablement.
7. If as a result of a Bodily Injury, benefits become payable under Part B of the Table of Events and while the Coverage is in force, the Covered Person suffers a recurrence of Temporary Total Disablement or Temporary Partial Disablement from the same or a related cause or causes then, for the purpose of applying the Excess Period only, the subsequent period of disablement will be deemed a continuation of the prior period unless, between such periods, the Covered Person has worked on a full-time basis for at least six (6) consecutive months, in which case the subsequent period of disablement will be deemed to have resulted from a new Bodily Injury and a new Excess Period will apply.
8. Where a Bodily Injury requires surgical treatment which cannot be performed within twelve (12) months from the date of that Bodily Injury, provided the Covered Person can demonstrate that such treatment was known as necessary during that twelve (12) month period and a Doctor certifies this, We will treat this twelve (12) month period as a continuation of the first Bodily Injury regardless of whether the Covered Person has been able to return to work for six (6) months, provided surgery does not occur in a period in excess of twenty-four (24) months from the original date of Bodily Injury.

Note, any continuation benefits shall not exceed the total maximum Benefit Period as shown in the Schedule.

9. Subject to the Guaranteed Payments referred to in paragraph 18 under Additional Cover, weekly benefits for Events 25 and 26 shall be payable monthly in arrears. Disability for a period of less than one (1) week shall be paid for at the rate of the average income per day worked based on the Covered Person's Salary for each day during which disability continues.
10. All benefits paid under Section 1, Personal Accident & Sickness cover shall be payable to the Coverage holder or such person or persons and in such proportions as the Coverage holder shall nominate, unless otherwise specified in the Protection Wording.
11. With respect to Section 1, Part A - Lump Sum Benefits, where the Lump Sum Benefit is linked to the Covered Person's Salary and the Covered Person and/or a Spouse/Partner is not in receipt of a Salary, the benefit amount shall be limited to \$250,000 or the maximum sum insured shown in the Schedule for that category of Covered Person.

12. Should a benefit be payable under this Section of the Protection Wording that is also payable under any other Scheme with Us, only one (1) Coverage can be claimed against (i.e. the Coverage with the greatest benefit).
13. Where a Bodily Injury is the result of an Act of Terrorism, Air or Road Rage Incident or Carjacking Incident, the Covered Person must report to the police or other relevant local authority within a reasonably practical timeframe of the Act of Terrorism, Air or Road Rage Incident or Carjacking Incident occurring.

Exclusions Under Section 1

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. We shall not be liable for any Event(s) or benefits which are directly or indirectly related to a Pre-Existing Condition; and
2. We shall not be liable for any Event(s) or benefit where a Journey is undertaken:
 - a) by the Covered Person against the advice of a Doctor or Dentist; or
 - b) when the Covered Person is unfit to travel; or
 - c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
 - d) after the Covered Person is diagnosed by a Doctor as suffering a terminal condition.

SECTION 2 – KIDNAP AND RANSOM/EXTORTION COVER

Extent of Cover

Subject to the other terms, conditions and exclusions of the Protection Wording:

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, We will reimburse the Coverage holder for Extortion/Ransom Monies paid up to the amount shown in the Schedule against Section 2, Kidnap and Ransom/ Extortion Cover.

We will also reimburse the Coverage holder for:

1. loss due to destruction, disappearance, seizure or usurpation of Extortion/Ransom Monies while being delivered to a person demanding those monies by anyone who is authorised by the Coverage holder or a Covered Person to have custody of the Extortion/Ransom Monies, provided however, that the Kidnap or Extortion which gave rise to the delivery is insured under this Section; and
2. the amount paid by the Coverage holder for Expenses resulting directly from a Kidnap or Extortion occurring during the Period of Protection and whilst the person was a Covered Person; and
3. reasonable costs of retaining independent security consultants for the exclusive function of investigating the Kidnap, negotiating the release of the Covered Person, paying any ransom or recovery of the Covered Person provided that We have given Our prior written consent to the use of such consultants which will not be unreasonably withheld or delayed; and
4. the payments in paragraphs 1, 2 and 3 above shall be inclusive of and not in addition to, the benefit amount shown in the Schedule against Section 2, Kidnap & Ransom/Extortion Cover.

In order for certain costs or Expenses to be covered under this Section, those costs or Expenses must be approved by Us **before** they are incurred. Refer to the definition of Expenses for the types of Expenses that require Our prior approval, and condition 2 of this Section.

Definitions Under Section 2

Expenses means any of the following:

1. reasonable payment made by the Coverage holder to a person providing information which leads to the arrest of the individuals responsible for a Kidnap or Extortion insured under this Section;
2. reasonable and customary loan costs incurred by the Coverage holder from a financial institution providing money to be used for payment of Extortion/Ransom Monies;
3. reasonable and customary travel and accommodation costs incurred by the Coverage holder or a Covered Person as a result of a Kidnap or Extortion;
4. Salary paid by the Coverage holder to a Covered Person or on behalf of a Covered Person who is the victim of a Kidnap or Extortion for up to the earliest of the following dates:
 - a) sixty (60) days after the release of the Covered Person from a Kidnap; or
 - b) the discovery of the death of the Covered Person; or
 - c) one hundred and eighty (180) days after the Coverage holder receives the last credible evidence that the Covered Person is still alive; or
 - d) sixty (60) months from the date of the Kidnap, if the victim has not been released;
5. payments made by the Coverage holder for a temporary replacement Employee hired to perform the duties of a Kidnap victim for the duration of a Kidnap and upon release, for a further thirty (30) day period but does not include payments made more than sixty (60) months from the date of the Kidnap;

6. personal financial loss suffered by the Covered Person(s);
7. travel costs of a Covered Person who is the victim of a Kidnap to join their immediate family upon their release and the travel costs of an Employee to replace the Kidnap victim. Travel costs will be at economy fare and will be applied once per Covered Person and replacement person;
8. reasonable and customary fees and expenses of a qualified interpreter assisting the Coverage holder or a Covered Person in the event of a Kidnap or Extortion; and
9. any other reasonable and customary expenses incurred by the Coverage holder with Our prior approval, such approval not to be unreasonably withheld or delayed, in resolving a Kidnap or Extortion insured under this Section (subject to Condition 2 below).

Extortion means to intimidate by a threat or series of threats to Kidnap or cause Bodily Injury.

Extortion/Ransom Monies means consideration paid for the return of a Kidnap victim or consideration paid to terminate or end an Extortion, to a person believed to be responsible for the Kidnap or Extortion and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.

Kidnap means the illegal abduction and holding hostage of a Covered Person for the purpose of demanding Extortion/Ransom Monies as a condition of release.

Additional Cover Under Section 2

Trauma Counselling Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverage Holder including whilst travelling directly to and/or from such activity, the Covered Person is Kidnapped, We will reimburse the Coverage holder or the Covered Person up to the amount shown in the Schedule against Section 2, Trauma Counselling Benefit, for the cost of trauma counselling which is provided by a registered psychologist or psychiatrist (who is not a Covered Person or their Close Relative) provided the treatment is certified as necessary by a Doctor for the wellbeing of the Covered Person.

Conditions Under Section 2

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

Confidentiality

The Coverage holder and each and every Covered Person will make a reasonable effort not to disclose the existence of this coverage.

Our prior approval

If Our prior written consent or approval is required for certain costs or Expenses to be covered under this Section, and the Coverage holder has not first made contact with Us and obtained Our approval prior to incurring these costs or Expenses (where reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that Our rights have been prejudiced, which could result in Us declining to cover some or all of the Expenses that have been incurred.

Exclusions Under Section 2

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise.

We shall not be liable for:

1. any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are Extortion/Ransom Monies being stored or transported for the purpose of paying an Extortion or Kidnap demand; or
2. any loss from the Kidnap or Extortion of a Covered Person permanently residing or staying for more than one hundred and eighty (180) consecutive days in the country where the Kidnap or Extortion occurs; or
3. any fraudulent or dishonest act committed by the Coverage holder, a Covered Person or any person the Coverage holder authorises to have custody of Extortion/Ransom Monies.

SECTION 3 – HIJACK AND DETENTION

Extent of Cover

Subject to the other terms, conditions and exclusions under this Protection Wording If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person is:

1. forcibly Detained for more than twelve (12) hours as a direct result of a Hijack; or
2. Detained, by any government, state or other lawful authority for any reason (other than those circumstances specifically excluded under Exclusion 1 below);

We will pay the Coverage holder the daily amount shown on the Schedule against Section 3, Hijack and Detention.

We will continue to pay the Coverage holder the daily benefit amount shown on the Schedule against Section 3, Hijack and Detention, for each twenty-four (24) hour period of continued Detention thereafter, up to the maximum amount and period shown on the Schedule against Section 3, Hijack and Detention. Additional Cover Under Section 3

Legal Costs

In the event of a Covered Person incurring their own legal costs as a result of being Detained, We will reimburse the Covered Person for such legal costs up to the maximum amount shown on the Schedule against Section 3, Legal Costs.

Definitions Under Section 3

Detention/Detained means restraint by way of custody or confinement against the Covered Person's will.

Hijack means the seizing of control of a Conveyance on which the Covered Person is a passenger.

Conditions under Section 3

The cover provided under this Section is subject to the conditions and provisions which appear under the section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

Exclusion Under Section 3

The cover provided under this Section is subject to the exclusion below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. We shall not be liable for any Detention attributable to the Covered Person breaking the law of any country or state.

SECTION 4 – MEDICAL, EVACUATION AND ADDITIONAL EXPENSES

Extent of Cover

Subject to the other terms, conditions and exclusions under this Protection Wording If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury or Sickness, We will pay or reimburse the Coverage holder, the Covered Person or the Covered Person's estate for Medical, Evacuation and Additional Expenses for a period of up to twenty-four (24) months from the date of their Bodily Injury or Sickness, up to the amount shown on the Schedule against Section 4, Medical, Evacuation and Additional Expenses, and subject to the applicable Excess.

In order for certain Medical, Evacuation and Additional Expenses to be covered under this Section, those expenses must be approved by Chubb Assistance **before** they are incurred. Refer to the definition of Medical, Evacuation and Additional Expenses for the types of expenses that require Chubb Assistance's prior approval, and Conditions 1 and 3 of this Section.

Definitions Under Section 4

Medical, Evacuation and Additional Expenses means:

1. all reasonable costs necessarily incurred outside the Covered Person's Country of Residence (and Australia) for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Doctor (who is not the Coverage holder, the Covered Person, a Close Relative of the Covered Person or an Employee of the Coverage holder) as a direct result of the Covered Person's Bodily Injury or Sickness;
2. all reasonable costs necessarily incurred outside the Covered Person's Country of Residence (and Australia) for emergency dental treatment given by a Dentist (who is not the Coverage holder, the Covered Person, a Close Relative of the Covered Person or an Employee of the Coverage holder) to restore or replace sound, natural teeth lost or damaged as a result of a Bodily Injury, or to resolve the acute, spontaneous and unexpected onset of pain in the Covered Person's teeth;
3. expenses incurred to repair, replace or adjust dentures up to a maximum of \$2,500 provided those expenses are as a direct result of a Bodily Injury;
4. expenses related to the evacuation of the Covered Person to the most suitable hospital or to the Covered Person's Country of Residence as a direct result of their Bodily Injury or Sickness, including reasonable and necessary expenses incurred for qualified medical staff to accompany the Covered Person, provided such evacuation is recommended by a Doctor and prior approval is obtained from Chubb Assistance, such approval not to be unreasonably withheld or delayed;
5. all expenses incurred in repatriating the Covered Person to the most suitable hospital or to the Covered Person's Country of Residence provided that such repatriation is as a direct result of the Covered Person's Bodily Injury or Sickness, is necessary on Doctor's advice and prior approval is obtained from Chubb Assistance, such approval not to be unreasonably withheld or delayed;
6. reasonable travel and accommodation expenses of any two (2) people made up of either Close Relatives, and/or travelling companions and/or Close Colleagues of the Covered Person who, as a result of the Covered Person's Bodily Injury or Sickness, are required to travel to, or remain with, the Covered Person when it is considered medically necessary from the advice of Our medical advisor in consultation with the Covered Person's attending Doctor and when prior approval is obtained from Chubb Assistance, such approval not to be unreasonably withheld or delayed; or
7. ongoing medical expenses incurred after a Covered Person has returned to their Country of Residence for the treatment of a Bodily Injury or Sickness for which treatment was first sought and received whilst on an overseas Journey, unless excluded under General Exclusions 3 or 4. If a Covered Person returns to a country other than Australia or New Zealand, ongoing medical expenses are limited to a maximum of \$50,000.

Additional Cover Under Section 4

Continuous Worldwide Bed Confinement

If during the Period of Protection and whilst the person is a Covered Person and on a Journey outside their Country of Residence (and Australia), the Covered Person suffers a Bodily Injury or Sickness which results in them being confined to bed by a Doctor for a period in excess of twenty-four (24) hours, We will pay the Coverage holder or the Covered Person the daily amount, up to the maximum number of consecutive days shown in the Schedule against Section 4, Continuous Worldwide Bed Confinement.

Non-Medical Incidental Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey outside their Country of Residence (and Australia), the Covered Person suffers a Bodily Injury or Sickness which results in them being admitted to hospital, We will reimburse the Coverage holder or Covered Person for any reasonably incurred non-medical incidental expenses, including but not limited to telephone, television and newspapers. The maximum daily amount and benefit limit per hospitalisation are shown in the Schedule against Section 4, Non-Medical Incidental Expenses.

Trauma Counselling Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person suffers psychological trauma as a result of them being a victim of, or eye witnessing a criminal act such as kidnap, sexual assault, rape, murder, violent robbery or an Act of Terrorism, We will reimburse the Coverage holder or the Covered Person up to the amount shown in the Schedule against Section 4, Trauma Counselling Benefit, for the cost of trauma counselling which is provided by a registered psychologist or psychiatrist (who is not a Covered Person or their Close Relative) provided the treatment is certified as necessary by a Doctor for the wellbeing of the Covered Person.

Home Damage Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey and their home in Australia is seriously damaged necessitating their return to Australia, We will reimburse the Covered Person for reasonably incurred travel, accommodation and meal expenses up to \$300 per day to a maximum of ten (10) days.

Conditions Under Section 4

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. We or Chubb Assistance must be informed as soon as reasonably practicable of any potential claim under this Section in the event the Covered Person is admitted to hospital or where Medical, Evacuation and Additional Expenses are likely to exceed \$2,500.
2. We will, while acting reasonably, decide whether to evacuate or repatriate a Covered Person based upon the medical necessity which will be derived from advice of the Covered Person's attending Doctor and/or Our medical advisor. Chubb Assistance will determine the most appropriate means of transport and destination for evacuation or repatriation based upon this advice.
3. If prior approval from Chubb Assistance is required for certain costs or expenses to be covered under this Section, and the Covered Person or anyone acting on the Covered Person's behalf has not first made contact with Chubb Assistance and obtained approval before these costs or expenses are incurred (where it is reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that those costs or expenses could otherwise have been reduced through engaging preferred providers arranged by Chubb Assistance.
4. To the extent that it is reasonably practicable, the Coverage holder, Covered Person, and/ or anyone undertaking arrangements on the Coverage holder's or Covered Person's behalf must not attempt to resolve problems encountered without first advising Us or Chubb Assistance or it may prejudice reimbursement of

expenses, which could result in the Coverage holder or Covered Person being held liable for certain expenses.

5. In the event that a Covered Person is repatriated to the country that was their intended final destination (such as their Country of Residence), We will not indemnify the originally purchased airfare.
6. International bank transaction fees are covered to a maximum of \$50 per claim.
7. Any ongoing medical expenses incurred after a Covered Person has returned to their Country of Residence (with the exception of Australia) must first be claimed against any government sponsored fund, plan or medical benefit scheme.
8. Where a Covered Person is travelling on Incidental Private Travel or Directors Private Travel, any ongoing medical expenses must first be claimed against any applicable personal health insurance policy and /or government sponsored fund, plan or medical benefit scheme.

Exclusions Under Section 4

The cover provided under this section is subject to the exclusions below, as well as the exclusions which appear under the section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. where a Journey is undertaken:
 - a) by the Covered Person against the advice of a Doctor; or
 - b) when the Covered Person is unfit to travel; or
 - c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
2. incurred for any medication or ongoing treatment for a Pre-Existing Condition and for which such medication or treatment the Covered Person has been advised by their Doctor to continue during travel; or
3. incurred for routine medical, optical or dental treatment or consultation; or
4. incurred after the period of twenty-four (24) months from the date the Covered Person suffers a Bodily Injury or Sickness; or
5. to the extent such expenses are recoverable by the Coverage holder and/ or a Covered Person from any other source, including but not limited to a government sponsored fund, plan or medical benefit scheme; or
6. incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey commencing.

SECTION 4A – NON-MEDICARE MEDICAL EXPENSES

If during the Period of Protection and whilst the person is a Covered Person acting on behalf of the Coverage holder 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), the Covered Person suffers from a Bodily Injury,

We will pay the Non-Medicare Medical Expenses incurred up to the amount shown in the Schedule against Non-Medicare Medical Expenses. No cover under this Additional Cover is provided for Covered Persons engaging in voluntary work experience with the Coverage holder (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 Coverage holder, or otherwise undertaking activities as described above).

As per the General Definitions section of this Protection Wording, 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 Coverage holder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
 - Medical
 - Surgical
 - X-ray
 - Chiropractic
 - Osteopathic
 - Physiotherapy
 - Hospital
 - Nursing Treatment

Non-Medicare Medical Expenses under this Additional Cover do not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures.

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.

SECTION 5 – CHUBB ASSISTANCE AND SECURITY ADVICE

The Coverage provides 24/7 worldwide travel, medical and security assistance during the Period of Protection whilst the Covered Person is on a Journey as well as travel security advice prior to commencing a Journey.

In the event a Covered Person is on a Journey and requires travel, medical or security advice or assistance, as soon as practicable they should call the emergency response team on +61 2 8907 5995 to get immediate assistance and help accessing vital services in the local area.

Chubb Assistance - Travel and Medical Assistance

Chubb Assistance supports the Covered Person travelling around the world with emergency advice and assistance services 24 hours a day, seven days a week. Chubb Assistance has a team of medical and travel specialists based in Australia and have access to international resources via a global network that will assist in an emergency.

WorldAware - Travel Security Advice and Assistance

Chubb has partnered with WorldAware, a crisis management assistance company, to provide a range of services to prepare the Covered Person for a Journey prior to its commencement as well as offer support whilst on a Journey to assist with a safe, uneventful and successful trip. Please note these services can only be accessed if the Covered Person has registered, therefore early registration is highly recommended. Refer to the registration details on the next page.

Assistance Benefits and who to call and for what

The following travel, medical and security assistance benefits are available to the Coverage holder and Covered Person by calling +61 2 8907 5995:

24/7 Travel Assistance

select option 1 - Chubb Assistance for:

- Visa requirements or extensions;
- assistance with what to do in the event of lost or stolen passports, travel documents, credit cards or luggage;
- assistance with what to do in the event of missed or cancelled connections;
- assistance with emergency travel arrangements;
- assistance locating embassies or consulates;
- translation and interpreting services;
- emergency message transmission and funds transfer;
- support and communication to employers, friends and family.

24/7 Medical Assistance

select option 1 - Chubb Assistance for:

- immediate access to doctors or nurses for assistance and advice;
- arranging emergency medical consultation, ongoing monitoring and support;
- advice on the location of suitable, nearby medical clinics or other facilities;
- hospital admissions, emergency evacuations and repatriations;
- payment guarantees hospital/medical expenses;
- oversee dispatch of medications or medical supplies;
- liaison with family doctor;
- support and communication to employers, friends and family.

24/7 Security Assistance

select option 2 - WorldAware for:

- immediate access to security experts or any security or safety concerns;
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident;
- concerns about identity being compromised due to a data breach.

WorldAware – Travel Security Advice and Assistance

Registration: To access and register for the services provided for under the Coverage:

1. log onto www.chubbassistance.com/au
2. click on the Chubb Assistance link.

The Coverage holder and Covered Person will be required to complete a one-off registration process using the Coverage number as stated on the Schedule and then will continue to access the services utilising their email address and chosen password.

Additional Cover Under Section 5

The following benefits and services provided by WorldAware are available to the Coverage holder and Covered Person:

Country Intelligence

Access to useful information for Covered Persons to help prepare for a Journey to another country including – overall risk ratings and individual risk ratings for terrorism, conflict, political, kidnap and infrastructure. Also included is a detailed overview of the country, city guides, security issues, travel logistics, cultural factors, health advisories, useful information such as weather, maps and contact numbers for emergencies and contact details of various embassies.

A section on identity theft helps to provide an understanding of how fraudsters work and how to avoid becoming a victim in the first instance.

Daily News

A subscription email, delivered to the user's email inbox once a day during weekdays, provides a news summary of incidents that have occurred worldwide in the last 24 hours which may have an impact to the Covered Person's travel or security.

Travel Alerts

By registering to receive the WorldAware alerts for the country and dates of travel, the Covered Person can receive alerts by email, which could significantly affect their travel or security in a specific country, region or city such as terrorist incidents - bombing, assassination or kidnapping, natural hazards, disease outbreaks, airport closures, road closures, upcoming demonstrations and other situations which may impact them whilst on a Journey.

High Risk Travel Safety Briefings

Customised reports for high and extreme risk regions as classified by WorldAware, subject to Condition 3 below. Written by WorldAware's in-house regional analysts and security specialists, these briefings take into account key factor in assessing the security threats posed to a Covered Person's Journey. These can be requested on an ad-hoc basis.

Annual Threat Forecast

Compiled by the WorldAware risk analyst team, the forecast focuses on a number of key issues globally providing thoughtful insights for the year ahead into how these concerns will affect the different geographical areas in respect of political and security environments and how that will impact Covered Person's travel and security.

Security Briefings

Briefings offer in-depth analysis on topical or upcoming political or security events. These are sent on an adhoc basis and it is recommended that Covered Persons register to receive these. At a minimum, it is recommended that the Coverage holder's risk managers and human resource managers should be registered to receive these to assist in the mitigation of risk.

Podcasts

WorldAware's team of analysts discuss a range of security and political issues affecting countries across the globe.

TravelKit app

A downloadable app which will provide some of the above information to the Covered Person's smart phone or tablet.

Conditions Under Section 5

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. In the event of assistance being provided by Chubb Assistance and/or WorldAware in good faith, and with the consent of the Coverage holder, to any person not covered under the Protection Wording, the Coverage holder shall reimburse Us for all costs incurred.
2. Chubb Assistance and/or WorldAware will provide the Covered Person with such emergency assistance as deemed reasonably necessary by them.
3. The Coverage provides for two (2) 'High Risk Travel Safety Briefings' per month at no additional charge. Coverage holders may contact WorldAware directly to obtain further reports but will be invoiced direct by WorldAware at a cost agreed at the time of the request. Furthermore, if the Coverage holder requires reports for medium to low risk countries then these need to be arranged directly with WorldAware as these do not form part of the service provided for under this Protection Wording.

SECTION 6 – CANCELLATION AND DISRUPTION

Extent of Cover

Subject to the other terms, conditions and exclusions of the Protection Wording:

Loss of Deposits

If during the Period of Protection the Coverage holder 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, or a Bodily Injury or Sickness which results in the Covered Person being certified by a Doctor or Dentist as being unable to commence the Journey as planned; or
2. the unexpected death or Serious Injury or Serious Sickness of a Close Relative, Close Colleague or travelling companion of the Covered Person; or
3. the Covered Person's residence or business suffering major theft or damage; or
4. any other unforeseen circumstance outside the control of the Coverage holder or the Covered Person, not otherwise excluded under the Protection Wording,

We will reimburse the Coverage holder or the Covered Person the lesser of:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agent's' cancellation fee; or
2. any necessarily incurred additional costs incurred to make alterations to the original Journey arrangements to travel at another time,

up to the amount shown on the Schedule against Section 6, Loss of Deposits, and subject to the applicable Excess.

Cancellation and Curtailment Expenses

If during the Period of Protection and whilst the person is a Covered Person and 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, or a Bodily Injury or Sickness which results in the Covered Person being certified by a Doctor or Dentist as being unable to continue the Journey as planned; or
2. the unexpected death or Serious Injury or Serious Sickness of a Close Relative, Close Colleague or travelling companion of the Covered Person; or
3. the Covered Person's residence or business suffering major theft or damage; or
4. any other unforeseen circumstance outside the control of the Coverage holder or the Covered Person, not otherwise excluded under the Protection Wording,

We will reimburse the Coverage holder or the Covered Person the lesser of:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agent's' cancellation fee; or
2. any necessarily incurred reasonable additional Travel or Accommodation Expenses and/or out-of pocket expenses,

- up to the amount shown on the Schedule against Section 6, Cancellation and Curtailment Expenses, and subject to the applicable Excess.

Chubb Assistance (+61 2 8907 5995) must be informed as soon as reasonably practicable of any potential claim under this Section in the event that additional Travel or Accommodation Expenses are likely to exceed \$5,000.

Definitions Under Section 6

Travel or Accommodation Expenses means any amount that the Coverage holder or the Covered Person has paid or are liable to pay by reason of contract, for the supply of transportation of any type, accommodation, meals or conference/seminar facilities.

Additional Cover Under Section 6

Frequent Flyer Points

If during the Period of Protection and whilst the person is a Covered Person, the Coverage holder or the Covered Person purchases an airline ticket (and/or other Travel or Accommodation Expense) using frequent flyer or similar reward points and the airline ticket (and/or other Travel or Accommodation Expense) is subsequently cancelled or curtailed as a result of an unforeseen circumstance outside the control of the Coverage holder or Covered Person and the loss of such points cannot be recovered from any other source within a reasonable timeframe and after reasonable efforts have been made to seek recovery, We will reimburse the Coverage holder or the Covered Person the retail price for that ticket (and/ or other Travel or Accommodation Expense) at the time it was issued to the maximum amount shown in the Schedule against Section 6, Frequent Flyer Points.

Funeral Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person dies, We will reimburse the Coverage holder or the estate of the Covered Person up to the amount shown on the Schedule against Section 6, Funeral Expenses for:

- all reasonable expenses incurred in transporting the Covered Person's body or ashes and/or personal effects back to a place nominated by the legal representative of the Covered Person's estate; and
- all reasonable funeral, burial or cremation and associated expenses; and
- all reasonable expenses incurred for one (1) Close Relative to travel to and/or accompany the Covered Person's body or ashes back to a place nominated by the legal representative of the Covered Person's estate.

Pet Boarding Expenses

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person's Journey is unexpectedly extended due to any unforeseen circumstances outside the control of the Coverage holder or the Covered Person, which results in their planned Journey conclusion being delayed by more than twenty-four (24) hours, We will reimburse the Coverage holder or the Covered Person for the necessary and reasonable additional pet boarding costs incurred as a result of their delayed return up to the amount shown in the Schedule against Section 6, Pet Boarding Expenses.

Missed Transport Connection

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person misses a transport connection due to any unforeseen circumstances outside the control of the Coverage holder or the Covered Person and, as a result, is likely to miss an officially scheduled meeting or conference which cannot be delayed because of their late arrival, We will reimburse the reasonable extra expenses necessarily incurred, net of any recoveries which the Coverage holder or the Covered Person has received from any carrier, to enable the Covered Person to use alternative scheduled public transport services and arrive at their destination on time, up to the amount shown on the Schedule against Section 6, Missed Transport Connection.

Overbooked Flight

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person cannot board a confirmed scheduled flight due to overbooking and no alternative transport is made available within eight (8) hours of the scheduled departure time, We will reimburse the Coverage holder or the Covered Person for any expenses incurred as a result of the delay up to the amount shown in the Schedule against Section 6, Overbooked Flight.

The benefit payable shall be reduced by any amount of compensation the Covered Person receives from the air carrier or any other source.

Corporate Event Extension

Subject to the other terms, conditions and exclusions of the Protection Wording, Cover under Section 6, Cancellation and Disruption is extended to include persons (who are not otherwise Covered Persons under this Protection Wording) invited to travel as guests of the Coverage holder, to events organised or hosted by the Coverage holder, provided that any losses or expenses incurred are not covered under another policy, or cannot be recovered from any other source within a reasonable timeframe and after reasonable efforts have been made to seek recovery.

Cover shall be applied under Section 6, Cancellation and Disruption only, up to the per person amount shown in the Schedule against Section 6, Corporate Event Extension. The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Protection shall not exceed the Aggregate amount shown in the Schedule against Section 6, Corporate Event Extension.

Conditions Under Section 6

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. Chubb Assistance (+61 2 8907 5995) must be informed as soon as reasonably practicable of any potential claim under this Section in the event that additional Travel or Accommodation Expenses are likely to exceed \$5,000.
2. To the extent that it is reasonably practicable, the Coverage holder and/or the Covered Person must not attempt to resolve problems encountered without advising Chubb Assistance as this may prejudice reimbursement of expenses, which could result in the Coverage holder or Covered Person being held liable for certain expenses.
3. A loss which is a result of Incidental Private Travel or Directors and Executives Private Travel shall be limited to a maximum of \$20,000 per Covered Person per event.
4. Out of pocket expenses such as phone charges, food and the like are limited to a maximum of \$150 per day, to a maximum of \$1,500 per Covered Person per event.
5. Where a Covered Person has incurred both additional expenses as well as forfeited expenses, only the greater of each expense shall be payable under this Protection Wording. For example, if a person forfeits accommodation for a particular night, but also incurs expense of accommodation for the same night, only the greater expense shall be payable.

Exclusions Under Section 6

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise. We shall not be liable for any expenses:

1. incurred where a Journey is planned and/or undertaken:
 - a) by the Covered Person against the advice of a Doctor or Dentist; or

- b) when the Covered Person is unfit to travel; or
 - c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
2. incurred directly or indirectly in relation to a terminal condition of the Covered Person which was diagnosed by a Doctor prior to a Journey being booked;
3. arising directly or indirectly out of:
- a) the cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey; or
 - b) carrier caused delays or cancellations where the expenses are recoverable from the carrier; or
 - c) any business or financial or contractual obligations of the Coverage holder, the Covered Person or any other person; or
 - d) any change of plans which are not as a result of an unforeseen circumstance outside the control of the Coverage holder or Covered Person or, any change of plans which are as a result of a disinclination on the part of the Covered Person or of any other person to undertake the Journey; or
 - e) the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour; or
 - f) the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal; or
 - g) civil unrest in circumstances where the civil unrest was in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey;
4. to the extent such expenses are recoverable by the Coverage holder and/ or a Covered Person from any other source; or
5. for additional travel or accommodation which are payable under another section or benefit of this Protection Wording; or
6. associated with a Serious Injury or Serious Sickness, where the person on who the claim depends has:
- a) received regular medical treatment or medication in the thirty (30) days immediately prior to the date the Covered Person's Journey was booked, or
 - b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the date the Covered Person's Journey was booked.
7. incurred where any loss or event is specifically covered, to any degree, or excluded elsewhere in the Protection Wording, such as under Section 12 – Political and Natural Disaster Evacuation.

SECTION 7 – ALTERNATIVE EMPLOYEE/RESUMPTION OF ASSIGNMENT EXPENSES

Extent of Cover

Subject to the other terms, conditions and exclusions under this Protection Wording:

If during the Period of Protection, the Coverage holder necessarily incurs either Alternative Employee Expenses or Resumption of Assignment Expenses as the direct result of:

- a) a Covered Person whilst on a Journey unexpectedly dying or suffering a Bodily Injury or Sickness which entirely prevents that Covered Person from carrying out their usual occupation and, in the case of Bodily Injury or Sickness, a Doctor certifies that the Bodily Injury or Sickness is likely to last for more than seven (7) days; or
- b) a claim being admitted and accepted for the cancellation or curtailment of a Covered Person's Journey under Section 6, Cancellation and Disruption;

We will reimburse the Coverage holder for either Alternative Employee Expenses or Resumption of Assignment Expenses up to the amount shown on the Schedule against Section 7, Alternative Employee/Resumption of Assignment Expense.

Definitions Under Section 7

Alternative Employee Expenses

means reasonable expenses necessarily incurred in sending a substitute person to complete the business activities of the Covered Person.

Resumption of Assignment Expenses

means all reasonable and necessary expenses incurred in returning the Covered Person to re-commence an assignment within ninety (90) days of returning to their Country of Residence on written approval of Our medical advisor in consultation with the Covered Person's attending Doctor (where the context permits).

Conditions Under Section 7

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. Expenses shall be limited to a business class return air flight and other essential expenses incurred in the transportation of the substitute person to complete the assignment or the initial Covered Person resuming their assignment.
2. If a benefit is paid for Alternative Employee Expenses, then no benefit shall be payable for Resumption of Assignment Expenses for the same event.

Exclusions Under Section 7

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise. We shall not be liable for any expenses:

1. incurred where a Journey is undertaken:
 - a) by the Covered Person against the advice of a Doctor or Dentist; or
 - b) when the Covered Person is unfit to travel; or
 - c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
2. which the Coverage holder or the Covered Person had paid or budgeted for before the commencement of a Journey; or
3. incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey being booked

SECTION 8 – BAGGAGE AND TRAVEL DOCUMENTS

Extent of Cover

Subject to the other terms, conditions and exclusions under this Protection Wording If during the Period of Protection and whilst the person is a Covered Person and on a Journey:

- a) the Covered Person sustains Loss of, theft of or damage to Baggage, Business Property, Electronic Equipment, Money or Travel Documents, We will reimburse the Coverage holder or the Covered Person in respect of such Loss, theft or damage up to the corresponding amounts shown on the Schedule against Section 8, Baggage and Business Property, Electronic Equipment or Money and Travel Documents and subject the applicable Excess; or
- b) the Covered Person's Baggage or Business Property is delayed, misdirected or temporarily mislaid by any transport carrier for more than eight (8) consecutive hours, We will reimburse the Coverage holder or the Covered Person for any reasonable expenses incurred by a Covered Person in purchasing essential replacement clothing and toiletries up to the amount shown in the Schedule against Section 8, Deprivation of Baggage.

Definitions Under Section 8

Baggage means personal property belonging to the Coverage holder or a Covered Person or for which a Covered Person is legally responsible, taken on the Journey or acquired during the Journey.

Business Property means office equipment and the replacement value of plans, business papers, specifications, manuscripts and stationery.

Electronic Equipment means any computers (including laptops, notebooks and tablets), mobile phones, global positioning devices, personal music/recording/gaming devices, cameras and other electronic items of a similar nature, which are intended for either personal or business use.

Loss means items which are unrecoverable due to circumstances outside the control of the Coverage holder or Covered Person.

Money means coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, credit cards, petrol and other coupons in the possession or control of the Covered Person.

Travel Documents means passports, travel tickets, visas, entry permits and other similar documents in the possession or control of the Covered Person.

Additional Cover Under Section 8

Repatriation of Belongings

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury or Sickness for which they are hospitalised for a period of more than twenty four (24) hours, or the Covered Person is evacuated/repatriated and as a result they are separated from their belongings, We will reimburse the Covered Person for any expenses reasonably and necessarily incurred in returning the Covered Person's Baggage, Business Property, Electronic Equipment, Money and/or Travel Documents to them, or to their usual place of residence or work. The maximum We will pay is shown in the Schedule against Section 8, Repatriation of Belongings.

Home Burglary Excess Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person's usual place of residence is burgled, We will reimburse the Covered Person for the excess amount they are liable to pay under their home contents insurance policy, up to the maximum amount shown in the Schedule against Section 8, Home Burglary Excess Benefit.

Coins and Bank Notes

In respect of coins or bank notes held for the purpose of a Journey, cover shall commence at the time of collection from a financial institution or seventy-two (72) hours prior to commencement of the Journey, whichever is the latter and shall continue for seventy-two (72) hours after termination of the Journey or until deposit at a financial institution, whichever occurs first.

Business Property

In respect of any Business Property held for the purpose of a Journey, cover shall commence at the time of collection from the Covered Person's place of work or seventy-two (72) hours prior to commencement of the Journey, whichever is the latter and shall continue for seventy-two (72) hours after termination of the Journey or until it is returned to the Covered Person's place of work, whichever occurs first.

Keys and Locks

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person loses any identification documents and keys at the same time, We will reimburse the Covered Person for the actual costs incurred for the replacement of keys and locks to their home and/or motor vehicle up to the maximum amount shown in the Schedule against Section 8, Keys and Locks.

Data Recovery Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person suffers damage to their laptop or computer hard drive, any external drive, including but not limited to flash drive, external hard drive, SD card, or similar, We will indemnify the Covered Person for actual expenses incurred for the services of an information technology professional to recover data on the damaged drive. Data recovery services must be carried out by a person or persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person. Benefit will be up to the amount shown in the Schedule against Section 8, Data Recovery Benefit.

Identity Theft Extension

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered

Person is the victim of Identity Theft as a result of their Documents having been stolen, We will indemnify the Covered Person for reasonable legal expenses, up to the maximum amount shown in the Schedule against Section 8, Identity Theft Extension;

- to pursue closure of any disputed arrears, accounts or credit facilities;
- for re-submitting applications for loans, grants, other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of Identity Theft;
- for notarising affidavits or other similar documents, amending or rectifying records in regard to the Covered Person's true name or identity as the result of Identity Theft;
- to defend any suit brought against the Covered Person by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of Identity Theft;
- to remove any civil judgment wrongfully entered against the Covered Person as a result of Identity Theft; as long as the Coverage holder or Covered Person has applied for consent to incur expenses by calling Chubb Assistance (+61 2 8907 5995) and consent has been given by Us, such consent not to be unreasonably withheld or delayed.

Lost Earnings

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered

Person is the victim of Identity Theft, and provided prior consent has been given by Us, We will also pay for Salary lost by the Coverage holder or Covered Person as a result of time off work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants or legal counsel, up to the maximum daily amount, and maximum total amount shown in the Schedule against Section 8, Lost Earnings.

Definitions under the Identity Theft Extension and Lost Earnings

Documents means papers or other items containing references to the Covered Person's identity including, but not limited to passport, drivers' licence, automatic teller machine cards, credit cards, share certificates, birth certificate, bank account details, building society account details, insurance policy documents, utilities account details or membership numbers of professional bodies.

Identity Theft means the theft of personal data or Documents relating to Covered Person's identity which results in their fraudulent use to obtain money, goods or services.

Conditions Under Section 8

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. The Covered Person must take all reasonable precautions for the safety and supervision of their Baggage, Business Property, Electronic Equipment, Money and Travel Documents.
2. The Covered Person must report any Loss, theft, damage or deprivation of Baggage, Business Property, Electronic Equipment, Money or Travel Documents to either the police or the transport carrier as soon as reasonably practicable and where reasonably practicable, make a written report available at the time of making any claim.
3. The Covered Person must report any Loss or theft of a mobile phone to the service provider to have the device blocked using the IMEI number, and where practicable provide a confirmation from the service provider when submitting a claim.
4. The Covered Person must report any Loss or theft of automatic teller machine cards, credit cards, travellers' and other cheques or Travel Documents to the issuing authorities as soon as reasonably practicable and effect appropriate cancellation measures.
5. If We pay under this Section in respect of any property, We will be entitled to take and keep possession of such property and to deal with it in a manner which is reasonable in the circumstances. We will, in consultation with the Coverage holder and/or the Covered Person either: repair or replace the articles with articles in the same condition but not with articles better or more extensive than the articles were when new, or make payment of the cost of the articles in cash.
6. Despite the amount shown in the Schedule against Section 8, Baggage and Travel Documents, the maximum aggregate amount We will reimburse the Coverage holder or the Covered Person in respect of a claim arising from the unauthorised or fraudulent use of Money or Travel Documents is \$5,000. Where the Electronic Equipment is a phone or tablet device, We will only reimburse the cost of the replacement device.
7. If Our prior written consent or approval is required for certain costs or expenses to be covered under this Section, and the Coverage holder has not first made contact with Us and obtained Our approval prior to incurring these costs or expenses (where reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that Our rights have been prejudiced, which could result in Us declining to cover some or all of the expenses that have been incurred.
8. The maximum amount We will reimburse for any one (1) item, or any set or pair of items is the amount shown in the Schedule against Section 7, Baggage and Travel Documents, Limit Any One Item.

Exclusions Under Section 8

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise. We shall not be liable for any Loss, theft, damage or expenses:

1. in respect of Baggage, Business Property, Electronic Equipment, Money or Travel Documents:
 - a) due to confiscation by customs or any other lawful authority where the Coverage holder's and/or Covered Person's use and/or possession of such item(s) is unlawful;
 - b) recoverable from any other source (with the exception of other insurance);
 - c) shipped under any freight agreement or sent by postal or courier services (with the exception of the Repatriation of Belongings benefit under this Section);
 - d) to vehicles or their accessories (except keys);
 - e) to sporting equipment or bicycles whilst in use;
 - f) to any electronic data or software except where payable under Data Recovery Benefit; g) caused by:
 - i. activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
 - ii. mechanical or electrical failure;
 - iii. any process of cleaning, restoring, repairing or alteration;
 - iv. scratching or breaking of fragile or brittle articles, if as a result of negligence of the Coverage holder and/or the Covered Person.
2. in respect of Electronic Equipment and jewellery:
 - a) where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation);
 - b) whilst carried in or on a Conveyance, unless:
 - i. accompanying the Covered Person as personal cabin baggage or in respect to jewellery it being worn by the Covered Person; or
 - ii. the Conveyance operator has specifically instructed the Coverage holder or Covered Person that such items must be placed in the hold prohibiting the Covered Person from carrying the item(s) as personal cabin baggage. Where the Covered Person is so prohibited, the Electronic Equipment and/or jewellery must be reasonably and adequately packaged and protected from theft or damage.
3. in respect of Money and Travel Documents:
 - a) arising out of devaluation of currency or shortages due to errors or failures to act during monetary transactions;
 - b) due to the loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Journey;
 - c) whilst carried in or on a Conveyance, unless:
 - i. accompanying the Covered Person as personal cabin baggage; or

- ii. the Conveyance operator has specifically instructed the Coverage holder or Covered Person that such items must be placed in the hold prohibiting the Covered Person from carrying the item(s) as personal cabin baggage. Where the Covered Person is so prohibited, the Money or Travel

Documents must be reasonably and adequately packaged and protected from theft or damage.

- d) where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation).

4. in respect to Identity Theft for:

- a) any item which has been purchased by fraudulent use of the Covered Person's identity;
- b) any loss arising from any business pursuits or the theft of a commercial identity;
- c) any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the Covered Person's identity, where civil or criminal action is, or has been, taken against the Covered Person;
- d) authorised charges that the Covered Person has disputed based on the quality of goods or services;
- e) theft of the Covered Person's identity by a family member who lives with the Covered Person at the Covered Person's home address;
- f) any costs or expenses in connection with any claim not agreed in advance by Us;
- g) authorised account transactions or trades that the Covered Person has disputed, or are disputing, based on the execution (or nonexecution) of electronic transfers, trades or other verbal or written instructions or directions;
- h) an incident of Identity Theft for which the Covered Person has not:
 - i. lodged a report with the Police; and/or
 - ii. cannot provide a copy of the Police report,

where reasonably practicable to do so.

SECTION 9 – PERSONAL LIABILITY

Extent of Cover

Subject to the other terms, conditions and exclusions of this Protection Wording,

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person becomes legally liable to pay damages in respect of either Bodily Injury to any person or loss of or damage to tangible property and such injury or damage is caused by an Accident, We will indemnify the Covered Person against such damages up to the amount shown on the Schedule against Section 9, Personal Liability.

We will also pay all legal costs and expenses which are recoverable by a claimant from the Covered Person and all legal costs and expenses incurred by the Covered Person with Our prior written consent (which will not be unreasonably withheld or delayed) in the investigation or defence of a claim as a direct result of the Accident, in addition to the amount shown on the Schedule against Section 9, Personal Liability.

However, in respect of occurrences happening in, or claims or legal proceedings brought or originating in, the United States of America or Canada, or any other territory within the jurisdiction of either such territory, legal costs and expenses are included in the amount shown on the Schedule against Section 9, Personal Liability and the payment of legal costs and expenses will erode that limit.

Additional Cover Under Section 9

Court Attendance Benefit

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered

Person is required to attend court in connection with an event that has resulted in a valid claim under this Section, We will pay an amount for each day the Covered Person attends court, up to the maximum amount as shown in the Schedule against Section 9, Court Attendance Benefit.

Conditions Under Section 9

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. No admission, offer, promise, payment or indemnity shall be made or legal costs and expenses incurred without Our written consent (which will not be unreasonably withheld or delayed) which can be applied for by calling Chubb Assistance (+61 2 8907 5995).
2. We shall be entitled to take over and conduct in the Covered Person's name the defence or settlement of any claim that is wholly or partially covered under this section.
3. We will handle any proceedings covered under this section in a reasonable manner, and in co-operation with both the Coverage holder and the Covered Person who is the subject of the claim.
4. We may at any time pay to the Covered Person, in connection with any claim or series of claims arising from the one original cause, the amount shown on the Schedule against Section 9, Personal Liability (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.
5. If Our prior written consent or approval is required for certain costs or expenses to be covered under this Section, and the Coverage holder has not first made contact with Us and obtained Our approval prior to incurring these costs or expenses (where reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that Our rights have been prejudiced, which could result in Us declining to cover some or all of the expenses that have been incurred.

Exclusions Under Section 9

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise. We shall not be liable for any loss or damage or expenses under this Section 9 in respect of:

1. Bodily Injury to any person:
 - a) arising in the course of their employment, contract of service or apprenticeship, voluntary work, work experience or consultancy with the Coverage holder; or
 - b) who is a Close Relative of the Covered Person;
2. loss of or damage to property belonging to, held in trust by, or in the custody or control of the Coverage holder or a Covered Person, other than temporary accommodation occupied by the Coverage holder or a Covered Person in the course of a Journey;
3. injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when a Covered Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the driver or pilot is an Employee or agent of the Coverage holder or a Covered Person;
4. injury, loss or damage to property caused by or arising from:
 - a) the nature of products sold by the Coverage holder or a Covered Person;
 - b) advice furnished by the Coverage holder or by a Covered Person;
 - c) the conduct of the Coverage holder's business, trade or profession;
5. liability assumed under contract unless such liability would have attached in the absence of such contract; or
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty; or
7. any willful, malicious or unlawful act or failure to act. This exclusion does not apply to any Covered Person who is not the perpetrator of any such willful, malicious or unlawful act or who did not know of or condone any such act.

SECTION 10 – RENTAL AND PERSONAL VEHICLE EXCESS

Extent of Cover

Subject to the other terms, conditions and exclusions of this Protection Wording, If during the Period of Protection and whilst the person is a Covered Person and on a Journey;

1. the Covered Person or Coverage holder hires a Rental Vehicle which is subsequently stolen, damaged or involved in a collision whilst in the care of the Covered Person, We will reimburse the Coverage holder or the Covered Person for the Rental Vehicle Excess up to the amount shown on the Schedule against Section 10, Rental Vehicle Excess; or
2. the Covered Person uses their personal motor vehicle for business purposes, and is involved in a collision for which they become legally liable, or their motor vehicle is stolen or damaged as the result of a Carjacking Incident, We will:
 - a) reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Person's comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
 - b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Person's vehicle; and/or
 - c) pay a weekly benefit to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.

The maximum amount We will pay in respect to any one (1) collision under paragraph 2 above (personal motor vehicle) for (a) and (b) combined is shown on the Schedule against Section 10, Personal Vehicle Excess and for (c) is shown on the Schedule against Section 10, Vehicle Hire.

Definitions Under Section 10

Rental Vehicle means a rented sedan, station wagon, hatchback or four-wheel drive (4WD) and other noncommercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying a Covered Person in accordance with the Rental Vehicle hiring agreement and shall not include any other vehicle or use.

Rental Vehicle Excess means the amount the Coverage holder or Covered Person is legally liable to pay under the Rental Vehicle hiring agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period.

Additional Cover Under Section 10

Rental Vehicle Collection and Return Cover Extension

Rental Vehicle Excess cover is extended for a period of up to twenty-four (24) hours prior to commencement of the Journey and up to twenty-four (24) hours after the conclusion of a Journey. Cover will commence once the Rental Vehicle is in the control of the Coverage holder or the Covered Person and conclude when it is returned to the Rental Vehicle owner.

Towing Expenses

If the Covered Person's Rental Vehicle or personal motor vehicle is involved in a collision or is damaged rendering it undriveable, or the Covered Person is deemed by a Doctor or Dentist as unfit to drive as a result of an Injury or Sickness suffered on a Journey, We will reimburse the Coverage holder or the Covered Person for towing fees not covered under the Rental Vehicle agreement, or the Covered Person's comprehensive motor vehicle insurance policy, or roadside assistance agreement up to a maximum amount as shown in the Schedule against Section 10, Towing Expenses.

Administrative Expenses

We will also reimburse the Covered Person or Coverage holder for any administrative expenses applied by the licensed motor vehicle rental/hire company in relation to the Rental Vehicle Excess liability, up to the applicable maximum amount shown in the Schedule against Section 10, Rental Vehicle Excess, or Personal Vehicle Excess.

Personal Vehicle Excess Benefit and Rental Vehicle Reimbursement for Voluntary Workers

If during the Period of Protection a Covered Person uses their personal motor vehicle to drive to or from the location of authorised voluntary work on behalf of the Coverage holder, and incurs a liability or loss due to the theft of their personal motor vehicle occurring whilst the Covered Person is engaged in that voluntary work, or damage to their personal motor vehicle whilst they are driving to or from the authorised voluntary work, and they hold a comprehensive motor vehicle insurance policy, We will reimburse the Covered Person up to the corresponding amount stated in the Schedule against Personal Vehicle Excess Benefit, for:

- a) the excess amount paid under the Covered Person's comprehensive motor vehicle insurance; or
- b) the actual cost incurred for any repairs to the vehicle if this is less than the excess amount under the Covered Person's comprehensive motor vehicle insurance policy; provided that:
- c) these liabilities or losses are not recoverable from any other source;
- d) damage to the Covered Person's personal motor vehicle did not occur during use on any road which is not a public road (sealed or unsealed); and
- e) operation of the Covered Person's personal motor vehicle is not in violation of the terms of the applicable comprehensive motor vehicle insurance policy.

We will also pay up to the corresponding amounts stated in the Schedule against Rental Vehicle

Reimbursement, for the actual cost incurred for rental of a comparable motor vehicle, in the event that the Covered Person's personal motor vehicle is unavailable for use as a direct result of theft or damage as described above, provided that these costs are not recoverable from any other source.

Conditions Under Section 10

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. As part of the arrangement for the rent or hire of the Rental Vehicle, the Covered Person must take all compulsory motor vehicle insurance provided by the rental organisation, against loss or damage to the Rental Vehicle during the rental period. Provided that the compulsory insurance has been taken up there is no additional requirement under the Protection Wording to purchase excess buy back.
2. In the event of a claim regarding a Covered Person's personal motor vehicle, the Covered Person must supply Us with the following information, to the extent that the information is available to the Covered Person:
 - a) receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the Covered Person's personal motor vehicle;
 - b) evidence from the Covered Person's motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.

Note: Stating that the no claim bonus has dropped from e.g. 60% to 40% is insufficient. The actual amount of money involved is also required, including a copy of the last insurance renewal notice applicable to the Covered Person, and a summary of the total cost of the repairs (with complete details if possible).

Exclusions Under Section 10

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise. We shall not be liable for any claims arising from:

1. any use of the Rental Vehicle or the Covered Person's personal motor vehicle by the Coverage holder, a Covered Person or any other person operating the vehicle with the Coverage holder or Covered Person's approval, that is in violation of the terms of the rental agreement or applicable motor vehicle insurance policy; or
2. the Covered Person being in charge of a Rental Vehicle or their personal motor vehicle whilst under the influence of a drug not prescribed by a Doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident; or
3. the illegal or criminal use of a Rental Vehicle or the Covered Person's personal motor vehicle by the Coverage holder or a Covered Person; or
4. the use of the Rental Vehicle or the Covered Person's personal motor vehicle by a Covered Person without holding a valid license for the country the motor vehicle is being operated in; or
5. the use of the Rental Vehicle or the Covered Person's personal motor vehicle when not comprehensively insured.

SECTION 11 – EXTRA TERRITORIAL WORKERS’ COMPENSATION

Extent of Cover

Subject to the other terms, conditions and exclusions of the Protection Wording:

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person suffers an Accidental Death, Bodily Injury or Sickness, We will indemnify the Coverage holder for compensation benefits consequently payable under any workers’ compensation legislation which provides benefits to injured workers or their dependents for Accidental Death, Bodily Injury or Sickness arising out of or in the course of their employment or damages consequently payable at common law except where the entitlement arises solely under any statute, subject to the Limits of Liability set out below.

This Section applies only:

1. with respect to Covered Persons who are employed by the Coverage holder or who are deemed by any applicable workers’ compensation legislation to be workers employed by the Coverage holder and who are employed or engaged within Australia and whose employment or engagement is to be performed substantially within Australia;
2. if the Coverage holder maintained in force during the currency of the Coverage, workers’ compensation insurance as required by the law of any state or territory of Australia which applies to the employment of Employees (excluding consultants, contractors, sub-contractors and/or self-employed persons undertaking work on the Coverage holder’s behalf) by the Coverage holder or the Coverage holder is licensed under such laws as a self-insurer; and
3. whilst a Covered Person is working on a temporary basis (but not exceeding in any event six (6) months) outside the state or territory in which the Covered Person’s usual place of employment or employment base is located.

Limit of Liability Under Section 11

The indemnity provided under this Section shall be limited as follows:

1. In the case of a claim for compensation benefits, the difference between the benefits payable by the Coverage holder and the amount which the Covered Person or their dependents are entitled to claim under any workers’ compensation insurance which the Coverage holder was required to effect as described above but not to exceed the amounts shown on the Schedule against Section 11, Extra Territorial Workers’ Compensation.
2. In the case of a claim for damages at common law, the difference between the damages and legal costs payable by the Coverage holder and the amount of indemnity to which the Coverage holder would have been entitled under any workers compensation insurance which the Coverage holder was required to effect as described above, but not to exceed the amounts shown on the Schedule against Section 11, Extra Territorial Workers’ Compensation.
3. The limits of liability are amounts shown on the Schedule against Section 11, Extra Territorial Workers’ Compensation and shall apply as follows:
 - a) Weekly Benefits limit is the limit of weekly compensation for each Covered Person;

- b) Damages, Costs and Expenses limit is the total limit of liability in respect of all compensation, damages, costs and expenses arising out of any one (1) accident whether involving one (1) or more Covered Persons; and
 - c) Aggregate Limit of Liability is the aggregate for all compensation (including weekly compensation), damages, costs and expenses for all occurrences, events and accidents occurring during any one (1) Period of Protection, whether involving one (1) or more Covered Persons.
4. Any benefits otherwise payable under Section 1, Personal Accident & Sickness and Section 4, Medical, Evacuation and Additional Expenses of this Protection Wording with respect to a Covered Person shall be reduced by the amount of any benefit payable under this Section with respect to that Covered Person.

Conditions Under Section 11

The cover provided under this section is Subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise. If reasonably required by Us, the Coverage holder shall:

1. make available to Us such information and documentation with respect to a claim, including medical reports, report of injury forms, claim forms and any other relevant documentation, which comes into the Coverage holder's possession; and
2. authorise Us to have access to the files and information held by any workers' compensation insurer with whom the Coverage holder has effected coverage, to the extent that the files and information is accessible by the Coverage holder.

Exclusions Under Section 11

The cover provided under this Section is subject to the exclusion below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. There is no indemnity under this Section with respect to any claim for exemplary, punitive or aggravated damages.

SECTION 12 – POLITICAL AND NATURAL DISASTER EVACUATION

Extent of Cover

Subject to the other terms, conditions and exclusions of this Protection Wording:

If during the Period of Protection and whilst the person is a Covered Person and on a Journey outside their Country of Residence a Covered Person is forced to leave their current location due to:

1. a recommendation by officials in the country they are travelling, which is applicable to the Covered Person, to leave the country because in which they are travelling by officials in that country because of an immediate security threat such as a War, Civil War, civil unrest or political instability; or
2. the government of the Covered Person's Country of Residence issues a travel warning that recommends that certain categories of persons including the Covered Person, should leave that country; or
3. a Covered Person is expelled or declared persona non grata from that country; or
4. there is wholesale seizure, confiscation or expropriation of the Covered Person's property, plant or equipment in that country; or
5. a major natural disaster has occurred in the country the Covered Person is in, necessitating their immediate evacuation in order for them to avoid risk of Bodily Injury or Sickness;

We will reimburse the Coverage holder or Covered Person up to the amount shown in the Schedule against Section 12, Evacuation Expenses:

- to return the Covered Person to their Country of Residence or to the nearest place of safety up to the cost of an economy class airfare (or business class airfare if that was the class of ticket originally purchased by the Covered Person); and
- for the reasonable accommodation costs up to a maximum of twenty one (21) consecutive days if the Covered Person is unable to return to their Country of Residence.

Additional Cover Under Section 12

Specialist Security Services

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, it is deemed necessary by WorldAware to appoint specialist security personnel to provide assistance for, and if required be deployed to, the Covered Person due to a serious risk to their personal safety and/or security which is unforeseen and outside of the control of the Covered Person and Coverage holder, then We will pay for the reasonable and necessary costs and expenses incurred by WorldAware on the Coverage holder's behalf.

We will pay up to the amount shown on the Schedule against Section 12, Specialist Security Services.

Conditions Under Section 12

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. If the Covered Person is required to leave the country they are in, We or WorldAware must be contacted beforehand, if it is reasonably practicable to do so, to confirm cover (+61 2 8907 5995). Where possible, We and/or WorldAware will make the travel arrangements and in all cases, We will decide where to send the Covered Person.
2. The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Protection (inclusive of both Evacuation Expenses and Specialist Security Service expenses incurred) shall not exceed the amount shown on the Schedule against Section 12, Aggregate Limit of Liability.
3. We retain the right to decline to provide specialist security services (as per the additional cover under this section) for any Covered Person whenever WorldAware reasonably determines that performing such services would subject appointed personnel to undue risk of physical harm or will subject WorldAware to undue risk.

Exclusions Under Section 12

The cover provided under this section is Subject to the exclusions below, as well as the exclusions which appear under the Section titled General Exclusions Applicable to the Protection Wording, unless explicitly stated otherwise. We will not pay any claim arising directly or indirectly from:

1. the Covered Person violating the laws or regulations of the country they are in;
2. the Covered Person's failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;
3. debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;
4. failure to honour any contractual obligation or bond or to obey any conditions in a license;
5. the insurrection, War, Civil War, civil unrest, political instability or natural disaster that resulted in the Covered Person's evacuation being in existence prior to the Covered Person entering the country or its occurrence being foreseeable to a reasonable person before the Covered Person entered the country; or
6. a Covered Person being evacuated from their Country of Residence.

SECTION 13 – SEARCH AND RESCUE EXPENSES

Extent of Cover

Subject to the other terms, conditions and exclusions of the Protection Wording:

If during the Period of Protection and whilst the person is a Covered Person and on a Journey outside their Country of Residence, the Covered Person is reported as missing and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation where:

1. it is known or believed that the Covered Person may have sustained a Bodily Injury or suffered a Sickness; or
2. weather or safety conditions are such that it becomes necessary to do so in order to prevent the Covered Person from sustaining a Bodily Injury or suffering a Sickness,

We will reimburse the Coverage holder in respect of the necessary and reasonable costs incurred by a recognised rescue provider or police authorities to search for such Covered Person and to bring them to a place of safety. The maximum amount We will pay per Covered Person and per Period of Protection is the amount shown in the Schedule against Section 13, Search and Rescue Expenses.

Conditions Under Section 13

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled General Provisions and Conditions Applicable to the Protection Wording, unless explicitly stated otherwise.

1. The Covered Person must comply at all times with local safety advice and adhere to recommendations prevalent at the time.
2. The Covered Person must not knowingly endanger either their own life or the life of any other Covered Person or engage in activities where their experience or skill levels fall below those reasonably required to participate in such activities.
3. We must be informed as soon as reasonably possible of any emergency that may potentially give rise to a claim.
4. Expenses are only payable for the Covered Person's proportion of the search and rescue operation.
5. Costs will only be covered up to the point where the Covered Person is recovered by search and rescue or at the time where the search and rescue authorities advise that continuing the search is no longer viable.
6. A written statement from the appropriate rescue authorities involved in the search and/or rescue must be provided to Us within a reasonable timeframe of the event of a claim.
7. Where any event covered under this Section is, or is subsequently found to be covered under:
 - Section 2, Kidnap and Ransom/ Extortion Expenses; or
 - Section 3, Hijack and Detention; or
 - Section 4, Medical, Evacuation and Additional Expenses; or
 - Section 6, Cancellation and Disruption; or
 - Section 12, Political and Natural Disaster Evacuation,

the benefit amount payable under this Section shall be in addition to any amount payable under such section.

8. The maximum amount We will pay for all claims under Section 13, Search and Rescue Expenses arising out of any one (1) event or series of related events during any one (1) Period of Protection shall not exceed the amount shown on the Schedule against Section 13, Aggregate Limit of Liability.

EXTENSIONS APPLICABLE TO ALL SECTIONS

Despite anything to the contrary in this Protection Wording, and consistently with the cover provided by it under each section and with the Protection Wording's terms and conditions, cover under each section extends to:

1. any person whom the Coverage holder nominates during the Period of Protection for cover under this Protection Wording and includes, if nominated, any Spouse/Partner and/or Dependent Child(ren) provided their trips are declared and evidence can be shown as proof;
2. any Journey which:
 - i. commences during the Period of Protection; and
 - ii. finishes after the last day of the Period of Protection, where the Coverage holder has cancelled or not renewed the Coverage with Us and the Coverage holder has not incepted a replacement Coverage with any other insurance provider (if a travel insurance policy has been placed with another insurance provider, then irrespective of whether or not they have accepted liability for the Journeys commenced during Our Period of Protection, there is no extension of cover under this Coverage);

provided always that cover will not extend beyond the number of days specified in the Schedule against Journey (maximum duration of any one trip) from the last day of the Period of Protection or the date on which the Journey was scheduled to end, whichever is earlier.

Automatic Extension of Cover

If during the Period of Protection and whilst the person is a Covered Person and on a Journey, the Covered Person's original expected return to their Country of Residence is postponed due to delay of transport which is outside the control of the Covered Person, or due to the Covered Person's inability to travel as a result of a Bodily Injury or Sickness for which a claim is payable under this Coverage, We will automatically extend the Covered Person's cover for that Journey under this Coverage for up to three (3) calendar months from the date of the Covered Person's original expected return to their Country of Residence, including any such time that falls outside the Period of Protection.

GENERAL EXCLUSIONS APPLICABLE TO THE PROTECTION WORDING

These general exclusions apply to all covers and the Protection Wording unless they are expressly stated not to apply in relation to the coverage.

The definition of Journey does not include normal commuting between the Covered Person's normal place of residence and business.

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly:

1. results from a Covered Person:
 - a) flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers;
or
 - b) training for and/or participating in Professional Sport of any kind;
2. results from any intentional self-injury, suicide or any illegal or criminal act committed by the Coverage holder, a Covered Person, a Spouse/Partner or Dependent Child. This exclusion does not apply to the Coverage holder or any Covered Person who is not the perpetrator of such act or who did not know or condone any such act, however, in all cases, a Coverage holder cannot benefit under this Protection Wording from such act of a Covered Person;
3. are covered by:
 - a) in part or whole by Medicare;
 - b) any workers compensation legislation;
 - c) any transport accident legislation;
 - d) any government sponsored fund, plan or medical benefit scheme; or
 - e) any other insurance policy required to be effected by or under law,but only to the extent to which the loss, damage, liability, Event, Bodily Injury or Sickness is in fact covered by one or more of these schemes.
4. would result in Our contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth), *Private Health Insurance (Health Insurance Business) Rules* as updated from time to time or the *National Health Act 1953* (Cth) or any amendment to, or consolidation or re-enactment of, those Acts or those Rules.

GENERAL PROVISIONS AND CONDITIONS APPLICABLE TO THE COVERAGE

These general conditions and provisions apply to all covers and the Protection Wording unless they are expressly stated not to apply in relation to the coverage.

Age Limitations

1. In respect to each Covered Person aged ninety (90) years or over at the time of loss;
 - a) cover under Section 1, Personal Accident, Part A, Event 1, (Accidental Death) and Events 3-19 are limited to a maximum of \$25,000; and
 - b) no benefit is payable under Section 1, Personal Accident and Sickness, Part A, Event 2, (Permanent Total Disablement); and
 - c) no benefit is payable under Section 1, Personal Accident and Sickness Part B, Events 25, 26, (Weekly Benefits – Bodily Injury); and
 - d) no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3, Death by Specified Causes (Specified Sickness); and
 - e) any loss under any Section of the Protection Wording as a direct or indirect result of a Pre-Existing Condition(s) is excluded.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of ninety (90) years.

2. In respect to each Dependent Child(ren) aged eighteen (18) years or under at the time of loss cover under Section 1, Personal Accident and Sickness, Part A, Event 1, (Accidental Death) or Additional Benefit 3, Death by Specified Causes (Specified Sickness) is limited to a maximum of \$50,000.

War and/or Civil War Coverage

In respect of all claims arising out of War or Civil War in any and all of Afghanistan, Chechnya, Iraq, and Somalia, Our limit of liability shall be:

1. one hundred thousand dollars (\$100,000) in respect of any one event; and
2. five hundred thousand dollars (\$500,000) in the aggregate during the Period of Protection.

Change of Business Activities

The Coverage holder must inform Us as soon as is reasonably practicable of any alteration in the Coverage holder's business activities which to the knowledge of the Coverage holder or of a reasonable person in the position of the Coverage holder would increase the risk of a claim being made under this Protection Wording. Examples of such changes include, but are not limited to, an increase in the number of trips, a change from office based risk to field based risk or commencing the use of Non-Scheduled Flights.

Currency

All amounts shown on the Protection Wording are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

Notice of Claim

The Coverage holder or Covered Person or any other person entitled to claim under this Protection Wording (Claimant) must give Us written notice of any occurrence which is likely to give rise to a claim within thirty (30) days or as soon as is reasonably practicable after the date of the occurrence. A Claimant's failure to furnish Us with notice within the time provided in the Protection Wording will not invalidate any claim but We may reduce Our liability under the Protection Wording to the extent to which We have suffered any prejudice due to such failure. The Claimant must at their expense give Us such certificates, information and other documentation as We may reasonably require and which are within the Claimant's power to provide. We may at Our own expense have any Claimant, who is the subject of a claim under the Protection Wording, medically examined from time to time (so long as the frequency is not unreasonable in the circumstances).

Subrogation

In the event of any payment under the Coverage, We shall be subrogated to the Claimant's rights to recover an equivalent sum to what We have paid against any person or entity other than the Coverage holder, a Covered Person or other persons covered by this Protection Wording. A Claimant must execute and deliver any instruments and papers and do whatever else is reasonably necessary and within their power to enable Us to secure such rights. A Claimant must not take action after any loss which will prejudice Our rights to subrogation.

We will not be liable for a loss where the Claimant is a party to an agreement that excludes or limits Our rights to recover damages from a third party in respect of that loss, whenever that agreement was made, i.e. before or after the loss occurred. The effect of this provision is that the Claimant may prejudice the Claimant's rights with regard to a claim if the Claimant makes or has made any agreement with a third party that will prevent Us from recovering the loss the subject of the claim from that party or another party.

Cancellation

The Coverage holder may cancel the Coverage at any time by notifying Us in writing. The cancellation will take effect at 4.01pm (in the state or territory where the Coverage was effected) on the day We receive the Coverage holder's written notice of cancellation or such time as otherwise agreed.

We may cancel the Coverage or any Section of the Protection Wording, by issuing a notice thirty (30) days in advance in writing.

Other Insurance

In the event of a claim, the Coverage holder or a Covered Person must advise Us as to any other insurance they are entitled to claim under or have access to that covers the same risk.

Breach of Conditions

If the Coverage holder or a Covered Person is in breach of any of the conditions of the Protection Wording (including a claims condition), We may decline to pay a claim to the Coverage holder or Covered Person in breach if the claim is substantially affected by the breach, to the extent permitted by law.

Sanctions Clause

This coverage does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing coverage, including, but not limited to, the payment of claims. All other terms and conditions of the Protection Wording remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

Aggregate Limit of Liability

1. Except as stated below, Our total liability for all claims arising under Section 1, Personal Accident & Sickness in respect of any one (1) Accident or series of Accidents arising out of any one (1) occurrence during the Period of Protection shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability (A).
2. Our total liability for all claims arising under Section 1, Personal Accident & Sickness in respect of any one (1) Accident or series of Accidents arising out of any one (1) occurrence during the Period of Protection relating directly to a Non Scheduled Flight(s) shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability (B).
3. In the event that claims are made under the Protection Wording which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Covered Person in such manner as We may reasonably determine. If claims made under the Protection Wording do not exceed the above Aggregate Limits of Liability, but We have reduced payments under this condition, We will make additional payments to each affected Covered Person to reimburse the reduction in payments proportional to the remaining Aggregate Limit.
4. Despite the limits shown against General Provisions, War and/or Civil War Coverage, Our liability for any one (1) event giving rise to a claim under the Protection Wording with respect to War and/or Civil War shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability (C).
5. Despite the limits shown against General Provisions, War and/or Civil War Coverage, Our total liability for all claims arising under the Protection Wording during any one (1) Period of Protection relating to War and/or Civil War in any shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability (D), with Our liability to cease altogether at the end of the Period of Protection, irrespective of whether a Journey has been completed.
6. Our total liability for all claims arising under Section 2, Kidnap and Ransom/Extortion Cover in respect of any one (1) insurable event or series of events arising out of any one (1) occurrence during the Period of Protection shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability (E).

Proper Law

Any dispute arising under the Protection Wording or concerning its formation shall be governed by the laws of the appropriate state or territory of the Commonwealth of Australia. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the said state or territory and to comply with all requirements necessary to give such court jurisdiction. All matters arising under this Protection Wording shall be determined in accordance with the law and the practice of such court.

Singular/Plural

If it is consistent with the context of any clause in this Protection Wording, the singular includes the plural and vice versa.

Headings

Headings have been included for ease of reference and it is understood and agreed that the terms, conditions and exclusions of the Protection Wording are not to be construed or interpreted by reference to such headings.

Assistance and Co-operation

The Coverage holder shall co-operate with Us and upon Our request, assist in making settlements, in the conduct of proceedings and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the Coverage holder because of Bodily Injury or damage with respect to which coverage is afforded under the Protection Wording. In that regard, the Coverage holder shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses to the extent that it is within the Coverage holder's power to do so. The Coverage holder shall not, except at the Coverage holder's own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

Due Diligence

The Coverage holder and all Covered Person(s) will exercise due diligence in undertaking all reasonable steps to avoid or reduce any loss under the Protection Wording.

Insurance Statement

This Wording is not an insurance policy or certificate of insurance and is intended to be the Personal Accident Mutual Indemnity Scheme Wording, being the Self Insured Retention underlying the supporting reinsurance programme. Any protection is subject to the discretion of the Board of Management of Statewide Mutual and subject to the terms of the Deed governing Statewide.

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