

Schedule of Benefits

Category:	Students travelling for short term, faculty lead study abroad programs/tours
Maximum Duration of trip:	30 days (commencing the date you depart and return to Australia)
Aggregate Limit:	If a group of more than 20 students are travelling together, the trip organiser should contact the insurance office as aggregate limits may apply.
Insurer:	Chubb Australia Company of Australia Ltd
Policy No:	93103435
Excess:	\$250 deducted from settlement

The below schedule should be read in conjunction with the policy wording & Product Disclosure Statement (PDS) issued by the University's insurer and information in respect of the policy on the Travel Insurance website. Limits, conditions and exclusions may apply.

Section	Benefit	Maximum Benefit
Section 1 Part A	Personal Accident & Sickness	
	Event 1 – Accidental Death	\$100,000
	Accident Death (Accompanying Spouse)	Not insured
	Events 2 -19	\$100,000,
	Events 2-19 (Accompanying spouse)	Not Insured
Part B	Bodily Injury	
	Bodily Injury Resulting in Surgery – Benefits	\$20,000
	Weekly Benefits – Bodily Injury	\$500 x 156 weeks
	% of Salary – Part B	100%
	Excess Period (Days) – Part B	0 days
Part C	Sickness	
	Weekly Benefits – sickness	Not insured
	% of Salary – Part C	Not insured
	Excess Period (Days) – Part C	Not insured
	Sickness resulting in Surgery – Benefits	\$20,000
Part D	Fractured Bones	
	Fracture Bones – Lump sum benefits	\$5,000

Section	Benefit	Maximum Benefit	
Section 1 (Cont'd) Part E	Loss of Teeth or Dental Procedures		
	Limit per Tooth	\$250	
	Lump Sum benefits	\$2,000	
	Additional Cover		
	Death by Specified causes (Specified Sickness)	\$50,000	
	Independent Financial Advice	\$5,000	
	Coma Benefit	Per Week: \$500 Max Weeks: 26	
	Partner Retaining Benefit	\$10,000	
	Spouse/Partner Accident Death Benefit	\$25,000	
	Dependent Child Supplement	Per Dependent Child: \$10,000 Per Family: \$30,000	
	Orphaned Benefit	Per Dependent Child: \$10,000 Per Family: \$30,000	
	Domestic help expense for accompanying spouse	Per Week: \$500 Max Weeks: 26	
	Premature Birth/Miscarriage Benefit	\$5,000	
	Tuition or Advice Expenses	\$3,000	
	Modification expenses	\$5,000	
	Unexpired Membership Benefit	\$3,000	
	Chauffer Benefit	\$1,500	
	Executor Emergency Cash Advance	\$5,000	
	Accommodation & Transport expense	\$10,000	
	Education Fund Benefit	\$5,000	
	Out of pocket expenses	\$5,000	
	Student Tutorial Costs	Per Week: \$500 Max Weeks: 26	
	Childcare Benefit	\$5,000	
	Air or road rage benefit	\$5,000	
	Carjacking Assault benefit	\$5,000	
	Reconstructive & Cosmetic Surgery benefit	\$20,000	
	Terrorism Injury Benefit	Per Person: \$20,000 Aggregate: \$200,000	
Section 4	Medical Evacuation & Additional Expenses		
	Sum insured	Unlimited	
	Additional Cover		
	Continuous Worldwide Bed Confinement	Per Day: \$200 Max Days: 30	
	Non-Medical incidental expenses	Per Day: \$50 Maximum: \$1,500	
	Trauma Counselling Benefit	\$5,000	
Section 5	Medical, Security and General Advice assistance provided by International ISOS	Included	

Section	Benefit	Maximum Benefit	
Section 6 *	Cancellation & Disruption		
	Loss of Deposits	\$100,000	
	Cancellation & Curtailment expenses	\$100,000	
	Sub-limits		
	Out of Pocket expenses (e.g. phone charges, food etc.)	Per Day: \$50 Maximum: \$1,500	
	Additional Cover		
	Frequent Flyer points	\$10,000	
	Funeral Expenses	\$50,000	
	Pet Boarding expenses	\$2,500	
	Missed Transport Connection	\$10,000	
	Overbooked flight	\$5,000	
Section 8	Baggage & Travel Documents		
	Baggage & Business Property	\$10,000	
	Electronic Equipment	\$5,000	
	Money & Travel Documents	\$2,500	
	Deprivation of Baggage	\$3,000	
	Additional Cover		
	Repatriation of belongings	\$1,000	
	Home Burglary Excess	\$500	
	Keys & Locks	\$1,500	
	Identity Theft Extension	\$20,000	
	Lost Earnings	Per day: \$250 Maximum: \$10,000	
Date Recovery Benefit	\$20,000		
Section 9	Personal Liability		
	Sum insured	\$10,000,000	
	Additional Cover		
	Court Attendance benefit	Per Day: \$100 Maximum: \$1,000	
Section 10	Rental & Personal Vehicle Excess		
	Rental Vehicle excess	\$10,000	
	Personal Vehicles Excess	Not covered	
	Vehicle Hire	Not Covered	
	Additional Cover		
	Towing Expenses	\$1,000	

* Any losses or additional expenses occurring within Australia, the maximum sum insured under Section 6 (Cancellation and Disruption) is limited to ten thousand dollars (\$10,000).