

Schedule of Benefits

Category:	Staff (includes employees, Adjuncts & Emeritus Professors of the University and Honorary Appointees)
Maximum Duration of Trip:	180 days (commencing date you depart and return to Australia)
Aggregate Limit:	If a group of more than 10 staff are travelling together, please contact the insurance office as aggregate limits may apply.
Insurer:	Chubb Australia Company of Australia Ltd
Policy No:	93103435
Medical Excess:	\$50 deducted from settlement
General Excess:	\$100 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	2 x Salary up to \$250,000
	Accident Death (Accompanying Spouse)	Not insured
	Events 2 -19	2 x Salary up to \$250,000
	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)	Loss of Teeth or Dental Procedures	
	Limit per Tooth	\$250
	Lump Sum benefits	\$2,000
Part E	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: \$30,00
	Orphaned Benefit	Per Dependent Child: \$10,000 Per Family: \$30,00
	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
Data 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).