

## Schedule of Benefits (Summary)

Schedule of Benefits		Category 1 Staff and Others as Declared	Category 2 Under Graduate Students & Post Graduates	Category 3 External Members of the Community appointed
Maximum Benefit payable per Insured Person subject to further sub limited amounts as stated within the policy document.				
<b>SECTION 1</b>				
<b>Part A</b>	<b>Personal Accident and Sickness</b> Event 1 – Accidental Death Events 2-19 – Bodily Injury	2 x Salary up to \$350,000 2 x Salary up to \$350,000	\$150,000 \$150,000	\$150,000 \$150,000
<b>Part B</b>	<b>Bodily Injury</b> Bodily Injury Resulting in Surgery - Benefits Weekly Benefits - Bodily Injury % of Salary - Part B <i>Excess Period (Days) - Part B</i>	\$20,000 \$2,000 x 156 weeks 85% 7 days	\$20,000 \$500 x 156 weeks 85% 7 days	\$20,000 \$500 x 156 weeks 85% 7 days
<b>Part C</b>	<b>Sickness</b> Weekly Benefits - Sickness Sickness Resulting in Surgery - Benefits	Not Insured	Not Insured	Not Insured
<b>Part D</b>	<b>Fractured Bones</b> Fractured Bones - Lump Sum Benefits	\$7,500	\$7,500	\$7,500
<b>Part E</b>	<b>Loss of Teeth of Dental Procedures</b> Limit Per Tooth Lump Sum Benefits	\$250 \$2,000	\$250 \$2,000	\$250 \$2,000
<b>Section 1 - Extensions</b>				
	Corporate Image Protection	\$15,000	\$15,000	\$15,000
	Dependent Child Supplement	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000

	Independent Financial Advice	\$10,000	\$10,000	\$10,000
	Partner Retraining Benefit	\$15,000	\$15,000	\$15,000
	Spouse/Partner Accidental Death Benefit	\$25,000	\$25,000	\$25,000
	Tuition or Advice Expenses	\$750 per month Maximum 6 months	\$750 per month Maximum 6 months	\$750 per month Maximum 6 months
<b>SECTION 2</b>				
	<b>Kidnap and Ransom/Extortion Cover</b> Sum Insured	\$1,000,000	\$1,000,000	\$1,000,000
<b>Sub Limits</b>				
	Trauma Counselling Per visit Maximum per covered person	\$500 \$5,000	\$500 \$5,000	\$500 \$5,000

<b>SECTION 3</b>				
	<b>Hijack and Detention</b> Daily Benefit Maximum Sum Insured Maximum Days	\$1,500 \$30,000 20 days	\$1,500 \$30,000 20 days	\$1,500 \$30,000 20 days
	Legal Cost	\$50,000	\$50,000	\$50,000

<b>SECTION 4</b>				
	<b>Medical and Additional Expenses</b> Sum Insured Excess	Unlimited Nil	Unlimited Nil	Unlimited Nil

	<b>Cancellation &amp; Curtailment Expenses</b>			
	Sum Insured	Unlimited	Unlimited	Unlimited
	Excess	Nil	Nil	Nil
	<b>Sub Limits</b>			
	Dentures	\$2,500	\$2,500	\$2,500
	Ongoing Medical Expenses outside of Australia	\$50,000	\$50,000	\$50,000
	Reasonable Funeral Expenses	\$50,000	\$50,000	\$50,000
	<b>Section 4 - Extensions</b>			
	Continuous Worldwide Bed Confinement			
	Daily Benefit	\$200	\$200	\$200
	Maximum number of days	30 days	30 days	30 days
	Financial Insolvency			
	Per Covered Person	\$10,000	\$10,000	\$10,000
	HIV/AIDS contracted through Bodily Injury or Accident	\$100,000	\$100,000	\$100,000
	Trauma Counselling			
	Per Visit	\$500	\$500	\$500
	Maximum per covered person	\$5,000	\$5,000	\$5,000

## SECTION 5

	Emergency Assistance	Chubb Assistance: +61 2 8907 5995 (by reverse charge if required) or <a href="http://www.chubbassistance.com/au">www.chubbassistance.com/au</a>
--	----------------------	---

SECTION 6				
	<b>Loss of Deposits</b> Sum Insured <i>Excess</i>	Unlimited <i>Nil</i>	Unlimited <i>Nil</i>	Unlimited <i>Nil</i>
SECTION 7				
	<b>Baggage, Electronic Equipment &amp; Money</b> Baggage/Business Property Sum Insured Limit any one item <i>Excess</i>	\$20,000 \$6,000 \$100	\$20,000 \$5,000 \$100	\$20,000 \$5,000 \$100
	Deprivation of Baggage	\$5,000	\$5,000	\$5,000
	Electronic Equipment Sum Insured Limit any one item <i>Excess</i>	\$15,000 \$6,000 \$250	\$15,000 \$5,000 \$250	\$15,000 \$5,000 \$250
	Fraudulent use of Money/Travel Documents	\$5,000	\$5,000	\$5,000
	Money/Travel Documents <i>Excess</i>	\$5,000 \$100	\$5,000 \$100	\$5,000 \$100
	<b>Section 7 - Extensions</b>			
	Identity Theft	\$20,000	\$20,000	\$20,000
	Keys & Locks	\$2,000	\$2,000	\$2,000

SECTION 8				
	<b>Alternative Employee/Resumption of Assignment Expenses</b> Sum Insured			
		\$20,000	\$20,000	\$20,000

SECTION 9				
	<b>Personal Liability</b> Sum Insured			
		\$10,000,000	\$10,000,000	\$10,000,000
	<b>Section 9 - Extensions</b>			
	Court Attendance Benefit	Per Day: \$100 Maximum: \$1,000	Per Day: \$100 Maximum: \$1,000	Per Day: \$100 Maximum: \$1,000

SECTION 10				
	<b>Rental Vehicle Excess Waiver</b> Sum Insured			
		\$5,000	\$5,000	\$5,000
	<b>Section 10 - Extensions</b>			
	Excess and/or no claim reimbursement	\$2,000	\$2,000	\$2,000
	Motor Vehicle Hire Weekly Benefit Maximum Amount	\$500 \$2,500	\$500 \$2,500	\$500 \$2,500

SECTION 11				
	<b>Extra Territorial Workers' Compensation</b>			
	Weekly Benefit per covered person	\$1,500	\$1,500	\$1,500
	Damages, Costs & Expenses, any one accident	\$1,000,000	\$1,000,000	\$1,000,000

SECTION 12				
	<b>Missed Transport Connection</b>			
	Sum Insured	\$10,000	\$10,000	\$10,000

SECTION 13				
	<b>Overbooked Flight</b>			
	Sum Insured	\$5,000	\$5,000	\$5,000

SECTION 14				
	<b>Political &amp; Natural Disaster Evacuation</b>			
	Evacuation Expenses	\$20,000	\$20,000	\$20,000
	Reasonable accommodation costs			
	Per day	\$250	\$250	\$250
	Maximum number of days	14 days	14 days	14 days

SECTION 15				
	<b>Search &amp; Rescue Expenses</b>			
	Per covered person	\$20,000	\$20,000	\$20,000

<b>Aggregate Limit of Liability (applicable to Sections 1 and 2 only)</b>		
	Any one Period of Insurance	\$5,000,000
<b>Sub Limits of Liability</b>		
	Non-scheduled aircraft	\$500,000
	War and/or Civil War - Maximum Liability for any one Event	\$500,000
	War and/or Civil War - Total Liability for all claims under the Policy during any one Period of Insurance	\$1,000,000
	Section 4 Extension - Financial Insolvency	\$50,000
	Section 11 - Extra Territorial Workers' Compensation	\$2,000,000
	Section 14 - Political & Natural Disaster Evacuation	\$250,000
	Section 15 - Search & Rescue Expenses	\$100,000

*The aggregate limits apply across all categories of Insured Persons of the policy.*