

Business Travel Insurance

**Product Disclosure Statement
and
Policy Wording**



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About the SRS Business Travel Insurance Product Disclosure Statement and Policy

This Product Disclosure Statement (PDS) is designed to help you understand the SRS Business Travel Insurance Policy and to provide you with sufficient information to enable you to make an informed choice about whether to buy this insurance. It sets out some important information about the SRS Business Travel Insurance Policy, including its features, benefits and costs as well as important information about your rights and obligations including the duty of disclosure, the cooling off period, privacy, complaints handling and the General Insurance Code of Practice. Please read it carefully together with the SRS Business Travel Policy Wording which attaches to and forms part of this PDS and contains full details of the coverage, the exclusions and the terms and conditions applying to this insurance.

Preparation Date of this PDS: 21 September 2010

About SRS

This PDS and the SRS Business Travel Insurance Policy are issued by SRS Underwriting Agency Pty Ltd ABN 89 113 929 516 AFSL 290518 as Coverholder and agent on behalf of certain Underwriters at Lloyd's of London. Details of the Lloyd's syndicate numbers and the proportions of this insurance for which each of the Underwriters are liable may be obtained from SRS. SRS can be contacted at the addresses shown on Page 2 of this PDS and Business Travel Policy Wording.

Contacting SRS

If you have any questions or need further information concerning this insurance, you should contact your insurance broker to assist you with your enquiry. You should direct all of your correspondence to SRS through your insurance broker as he or she is your agent for this insurance.

Definitions

Defined terms are used throughout this PDS and the Policy. Definitions are set out at pages 8 to 11 of this PDS and the Business Travel Policy Wording.

Policy Features and Benefits

The Business Travel Insurance Policy is designed to provide cover for risks that may arise during a Journey undertaken by an Insured Person during the Period of Insurance.

The Business Travel Insurance Policy has 12 coverage Sections available:

Section 1	Personal Accident and Sickness
Section 2	Travel Cancellation / Curtailment / Additional Expenses
Section 3	Medical and Ancillary Expenses
Section 4	SRS Assist
Section 5	Baggage, Business Property, Electronic Equipment and Money and Travel Documents
Section 6	Alternative Employee / Resumption of Assignment Expenses
Section 7	Personal Liability
Section 8	Missed Transport Connection
Section 9	Political / Natural Disaster Evacuation
Section 10	Rental Vehicle Excess Waiver
Section 11	Kidnap, Extortion, Detention and Ransom
Section 12	Extra Territorial Workers Compensation

When the coverage Section applies to Your Policy, it is noted as included in the Schedule. For full details of the coverage, conditions, exclusions, Benefit Amounts, Sums Insured and Limits of Liability applicable to each coverage Section, refer to the relevant Section of the Policy Wording, to the Specific Conditions and Exclusions applying to the relevant Section, to the General Conditions and General Exclusions in the Policy Wording, and to the Schedule.

Section 1 - Personal Accident and Sickness

Provided that the Schedule states that Section 1 and the relevant Part of the Table of Events is included, Section 1 provides cover for:

- An Insured Person who is subject to an Accident directly causing an Injury, resulting in an Event within twelve (12) calendar months of the Accident.
- An Insured Person who suffers a Sickness which first manifests itself during the Period of Insurance and during a Journey, directly resulting in an Event within twelve (12) calendar months from the first date of Sickness.

Benefit Amounts are either lump sum Benefits or Weekly Benefits and are subject to the limits and conditions as set out in Section 1, the Section 1 Table of Events and in the Schedule.

Extensions are available for: exposure to the elements, disappearance, salary continuance benefit, spouse accidental death benefit, surviving child education fund, spouse retraining, independent financial advice, escalation of Weekly Benefit Amount, early payment, rehabilitation expenses, recurring Injury or Sickness.

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Section 2 - Travel Cancellation / Curtailment / Additional expenses

Provides cover for:

- Loss of Deposits for irrecoverable Travel and Accommodation Expenses paid in advance and lost as a result of an Unforeseen Circumstance.
- Cancellation Curtailment Expenses for reasonable additional or forfeited travel, hotel or out-of-pocket expenses lost as a result of an Unforeseen Circumstance.
- Additional Expenses for Hijack, Detention and legal costs.

Section 3 - Medical and Ancillary expenses

If an Insured Person sustains an Accidental Death or suffers an Injury or Sickness, We will reimburse You or the Insured Person for Medical and Ancillary Expenses for a maximum period of up to twenty-four (24) calendar months. Cover under Section 3 is provided in accordance with Section 4 SRS Assist and You and the Insured Person agree to comply with the Specific Conditions applying to Section 4.

Section 4 – SRS Assist

If an Insured Person requires emergency assistance they must immediately contact SRS Assist. SRS Assist emergency assistance is subject to Your Policy coverage and may include provision of or access to:

- transportation, repatriation
- evacuation expenses
- emergency assistance expenses
- emergency travel assistance
- emergency medical evacuation
- medically supervised repatriation
- assistance in replacing passports
- legal assistance
- interpreter access and referral
- compassionate visit
- assistance in tracing luggage
- payment of medical services

Section 5 - Baggage, Business Property, Electronic Equipment and Money or Travel Documents

Provides cover for loss of, theft of or damage to Baggage, Business Property, Electronic Equipment or Money and Travel Documents. The Insured Person shall take all reasonable precautions for the safety and supervision of Baggage, Business Property, Electronic Equipment and or Money and Travel Documents.

Section 6 - Alternative employee / resumption of assignment

Cover for Alternative Employee Expenses and or Resumption of Assignment Expenses incurred as the direct result of an Insured Person while on a Journey sustaining an Accidental Death or suffering a Serious Injury or Serious Sickness, or where a claim has been admitted under Section 2 Part B Cancellation / Curtailment Expenses.

Section 7 - Personal Liability

Cover for your legal liability to pay damages in respect of bodily injury to any person and or loss of or damage to property where such injury, loss or damage is caused by an Accident. In addition, we will also pay legal costs and expenses.

Section 8 - Missed Transport Connection

Coverage for the reasonable extra expenses actually and necessarily incurred, net of any recoveries, to enable the Insured Person, in the event of having missed a transport connection due to any Unforeseen Circumstance or carrier caused delay, to use alternative scheduled public transport services to arrive at their destination on time for the scheduled meeting or conference.

Section 9 - Political / Natural Disaster Evacuation

Provides cover for Insured Persons on a Journey outside of Australia for the cost of:

- Political Evacuation to their Country of Domicile.
- Natural Disaster Evacuation to their Country of Domicile or, if the Insured Person is unable to return to their Country of Domicile, the cost to travel to the nearest place of safety.

Section 10 - Rental Vehicle Excess Waiver

Provides cover for Rental Vehicle excess where the Rental Vehicle is involved in a collision while under the control of the Insured Person or is stolen or damaged.

Section 11 - Kidnap Ransom Extortion and Detention

Cover for Ransom Monies and Ransom Expenses incurred and the reasonable costs of utilising SRS Assist in the event that an Insured Person is Kidnapped or allegedly Kidnapped or a demand for Ransom Monies or an Extortion demand is made upon You or an Insured Person while the Insured Person is on a Journey for the purposes of business.

Section 12 - Extra Territorial Workers Compensation

Indemnifies You for Your liability to pay compensation benefits under any Workers Compensation Legislation and damages at common law arising out of the personal injury or occupational disease sustained by an Insured Person

employed by You or deemed to be a worker employed by You while working temporarily in another State or Territory of Australia. The coverage provided is the difference between the amount payable in the State or Territory where the Insured Person is working when injured and the amount to which You would have been entitled to indemnity for under Workers Compensation Insurance and employer's indemnity insurance in their usual place of employment.

Limits of Liability

The Policy and all coverage Sections are subject to the Benefit Amounts, the limits and the Sums Insured stated in each Section and in the Schedule and the Limit of Liability stated in the Schedule.

Limits of Liability also apply to all claims relating to Charter Flight / Non Scheduled Aircraft travel and to claims relating to Biological / Chemical / Nuclear Terrorism. These Limits of Liability are stated in the Schedule.

If the Limits of Liability are insufficient, We shall reduce the ongoing amounts payable with respect to each Insured Person so that the total amount We pay does not exceed Our Limit of Liability.

General Conditions

All coverage sections are subject to the General Conditions set out in the Policy Wording. The General Conditions set out the Conditions with regard to:

- Who benefits are paid to.
- Cessation of all cover for Insured Persons aged 85 years.
- Your and the Insured Person's obligation to exercise due diligence.
- When We do not pay Benefit Amounts.
- Giving notice of a claim.
- Our entitlement to have any Insured Person examined by a Doctor or, in the event of the Insured Person's death, our entitlement to have a post mortem examination carried out.
- Our entitlement to subrogate and Your and the Insured Person's obligation not to prejudice our rights to subrogation after We have made a payment under the Policy.
- The Insured Person's obligation to obtain and follow medical advice and treatment after the happening of any Injury or personal injury or the manifestation of any Sickness or disease giving rise to a claim under the Policy.
- Your and the Insured Person's obligation to advise us of other applicable insurance.
- Your and the Insured Person's obligation to provide assistance and cooperation.
- Your and the Insured Person's obligation to inform Us of any alteration in Your or their business or personal activities which increases the risk.
- Payment of Premium within forty-five (45) days.
- Policy cancellation.

General Exclusions

General Exclusions also apply to all coverage sections:

- Flying in an aircraft or aerial device other than as a passenger in a licensed aircraft.
- Professional sports.
- Intentional self-inflicted injury, suicide, illegal or criminal act.
- War, invasion, rebellion, revolution.
- HIV / AIDS.
- Nuclear weapons material or radiation.
- Deliberate exposure to exceptional danger.

Policy Costs

Your exposure to risk directly affects the Premium We charge you. We measure this exposure by considering:

- The number of business trips, persons travelling and destinations.
- The amount of cover You select and We provide.
- The size of the Excess which applies to claims.
- The age of persons covered by this Policy.
- The risk presented by the political climate in the countries you intend to visit.
- Other risk information provided to us when this insurance is requested.

The Premium also includes the SRS Fee and amounts payable in respect of government taxes and charges such as GST and stamp duty. The Schedule will state the total amount of Premium payable by You.

Excess

An Excess applies to each claim that You make. The Schedule will state the amount of the Excess payable by You.

Excess Period

Under Section 1 Personal Accident and Sickness, an Excess Period applies. This is the period of time following an Injury or Sickness before we pay a Weekly Benefit Amount. The Excess Period is stated in the Schedule.

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Cooling-off Period

If, for any reason, you decide that you do not require the Business Travel Insurance Policy, and no claim has been made under the Policy, you have the right to cancel and return the Policy to us within fourteen (14) days, which starts on the earlier of:

- The date you receive confirmation of the Policy; or
- The end of the fifth (5th) business day after the day on which the Policy was issued to you.

If you cancel within this fourteen (14) day period, we will refund the premium you have paid unless you have made a claim.

Your Duty of Disclosure

Under the *Insurance Contracts Act 1984* ("the Act"), you have a Duty of Disclosure. The Act requires that before a policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the policy and on what terms. Your Duty of Disclosure is different, depending upon whether this is a new policy or not.

New Business

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us everything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

Renewals, extensions, variations and reinstatements

Once the Policy is entered into and is no longer new business, then your duty to us changes. Before you renew, extend, vary or reinstate your insurance, you have a duty to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of our business, ought to know;
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your Duty of Disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Complaints Handling

If you are dissatisfied with the Business Travel Insurance PDS and Policy, a decision SRS makes, SRS' service, the service of others SRS appoints, or a claim settlement, SRS has an internal dispute resolution process to assist you. For further information, ask for a copy of the SRS Complaints and Disputes Resolution Policy or visit www.srs.com.au.

Privacy Statement

SRS handles your personal information with care in accordance with the Privacy Act. SRS collects information about you to provide you with insurance products and a claims service. SRS only provides your personal information to certain Underwriters at Lloyd's of London and insurers (who may be located overseas), assessors, claims administrators, claims adjusters, legal advisers, and others appointed by SRS or Underwriters or insurers to assist in providing relevant products and services, or as required or permitted by law. You may elect not to supply SRS with personal information, however, SRS may then not be able to provide you with insurance products and a claims service. Where you provide SRS with personal information about others, SRS relies upon you to have made them aware of that disclosure and of the SRS Privacy Policy and to obtain their consent. You can ask SRS to update this information at any time and access it unless a legal exception applies. For further information about how SRS treats your personal information, ask for a copy of the SRS Privacy Policy or visit www.srs.com.au.

General Insurance Code of Practice

SRS and Lloyd's of London proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. A copy of the Code can be obtained from www.codeofpractice.com.au, or from SRS upon request.

Definitions

The following terms have specific meanings.

Accident	A sudden, unexpected, unusual specific event which occurs at an identifiable time and place during the Journey and during the Period of Insurance.
Accidental Death	Death occurring as the result of an Injury.
Alternative Employee Expenses	Reasonable expenses necessarily incurred in sending a substitute person to complete the business activities of the Insured Person while on a Journey. Such reasonable expenses shall be limited to an economy return air flight for interstate and intrastate air trips within Australia and a business class return air flight for international air trips outside Australia or where international travel would have been arranged by You in economy class, then economy class and other essential expenses incurred in transportation of the substitute person.
Baggage	Personal effects belonging to You or an Insured Person or for which an Insured Person is legally responsible, taken on the Journey or acquired during the Journey but shall not include household furniture or effects.
Benefit	The amount payable for an Event under Section 1 of this Policy as stated in the Schedule and in the Table of Events. This may include Lump Sum Benefits or Weekly Benefits.
Benefit Period	Commencing from the time an Event in the Section 1 Table of Events applies, it is the time in weeks as stated in the Schedule, following which any and all entitlements shall cease.
Business Property	Office equipment and plans, business papers, specifications, manuscripts and stationery.
Close Business Associate	A fellow employee of the Insured Person whose duties and responsibilities directly affect the Insured Person's work, or a business associate not being a fellow employee where the business relationship with the Insured Person necessitates the immediate return of the Insured Person, or a business companion who travels with the Insured Person for the same business purpose and whose presence is necessary for the Insured Person's business activities.
Close Relative	Insured Person's Spouse, parent, parent-in-law, grandparent, step-parent, child, step-child, grandchild, brother, brother in law, sister, sister-in-law, daughter-in-law, son-in-law, fiancé(e), half-brother, half-sister, aunt, uncle, niece or nephew, provided such person(s) is / are under eighty-five (85) years of age and reside(s) in the same country as the Insured Person resides.
Conveyance	Any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail, train or aircraft provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers.
Country of Domicile	The country which the Insured Person resides in for a period greater than one hundred and eighty (180) days at any one time.
Dependent Child / Children	An Insured Person's unmarried dependent child or children (including step or legally adopted children) so long as they are under nineteen (19) years of age or while they are full-time students at an accredited institution of higher learning and in either case are primarily dependent upon the Insured Person and / or Spouse for maintenance and support.
Detention/Detained	Restrained against that person's will by way of custody or confinement.
Doctor	A medical practitioner who is registered by the laws of the jurisdiction in which the treatment is being received as medically qualified to treat the Injury or Sickness and who is not the Insured, an Insured Person or a relative of any of these.
Electronic Equipment	Personal and business computers, palm pilots, mobile phones, digital cameras and other items deemed by Us to be electronic.
Employee	Any person in Your service including directors (executive and non-executive) and, at Your option, may also extend to consultants and / or self employed persons undertaking work on Your behalf provided such consultants and / or self employed persons are advised to and agreed to by Us prior to their commencing any Journey.
Excess	The first amount of each and every claim, payable by You or the Insured Person as stated in the Schedule.

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Excess Period	The first period of time in days of any claim for Weekly Benefit Amounts for which Weekly Benefit Amounts are not payable.
Extortion	The use of coercion or intimidation to obtain money or other property.
Foot	The entire foot below the ankle.
Hand	The entire hand below the wrist.
Hijack	Unlawful seizure or wrongful exercise of control of a Conveyance on which the Insured Person is a traveller, including control over its crew and passengers.
Injury	An identifiable, bodily injury resulting from an Accident caused by violent, external and visible means and which: <ol style="list-style-type: none">1. occurs solely and independently of any other causes; and2. is not a Sickness.
Insured Person	Such person or persons who come within the description of Insured Person stated in the Schedule and with respect to whom Premium has been paid or agreed to be paid.
Journey	Any trip which comes within the description of Journey as stated in the Schedule, however, Journey does not mean everyday travel to and from work.
Kidnap / Kidnapped	Where the person is taken away or transported against their will in order to be held in false imprisonment and to extract a ransom.
Limb	The entire limb between the shoulder and the wrist or between the hip and the ankle.
Limit of Liability	The maximum amount payable for all Benefits and amounts payable under this Policy as stated in the Schedule.
Loss	In regard to an Injury to: <ol style="list-style-type: none">1. A Limb, is Permanent physical severance or Permanent total loss of the use of the Limb.2. An eye, is total and Permanent loss of all sight in the eye.3. Hearing, is total and Permanent loss of hearing.4. Speech, is total and Permanent loss of the ability to speak.
Mental Disorder	A mental disorder diagnosed in accordance with the Diagnostic and Statistical Manual of Mental Disorders (DSM IV or later edition) and / or the World Health Organisation International Statistical Classification of Diseases and Related Health Problems ICD-10 (or later edition) Chapter V: Mental and behavioural disorders by a Doctor who is a registered and qualified psychiatrist, and which is of such a degree as to prevent the Insured Person from engaging in any part of their usual occupation or business duties in accordance with the instructions and advice of that Doctor.
Money and Travel Documents	Coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, passports, travel tickets, visas, entry permits, credit cards, petrol and other coupons and other similar documents in the possession or control of the Insured Person.
Paraplegia	Paralysis of both legs resulting in the Loss of use of both legs and the Permanent Loss of use of part or whole of the lower half of the body.
Period of Insurance	The period starting and ending on those dates stated in the Schedule, and any renewal Schedule issued by SRS, or ending on the date of cancellation in the event that the Policy is cancelled.
Permanent	Having lasted twelve (12) consecutive calendar months and at the expiry of that period, being beyond all hope of improvement.
Policy	This Policy Wording, the Schedule, any endorsements attaching to this Policy Wording and the Proposal.
Proposal	The written proposal made by the Insured to SRS and or Us together with any other information provided by or on behalf of the Insured, which is the basis of and incorporated into this Policy.
Quadriplegia	Paralysis of both arms and both legs resulting in the Loss of use of both arms and both legs.
Ransom	The relinquishing of goods such as cash by or on behalf of an Insured Person in relation to a Kidnap, Extortion or Detention.

Ransom Expenses:	<p>Under Section 11 means any one or more of the following:</p> <ol style="list-style-type: none"> 1. Loss due to destruction, disappearance, seizure or usurpation of Ransom Monies while being delivered to a person demanding the Ransom Monies by anyone who is authorised by You or an Insured Person to have custody thereof, provided however, that the Kidnap, Extortion or Detention resulting in this delivery is accepted by Us as being covered by Your Policy; 2. Reasonable payment made by You to a person providing information which leads to the arrest of the individuals responsible for the Insured Person's Kidnap, Extortion or Detention. 3. Reasonable and necessary loan costs incurred by You from a financial institution which is providing the Ransom monies. 4. Reasonable and necessary travel and accommodation costs incurred by You or an Insured Person as a result of the Kidnap, Extortion or Detention of an Insured Person. 5. Salary paid by You to an Insured Person or on behalf of an Insured Person who is the victim of the Kidnap, Extortion or Detention for up to: <ol style="list-style-type: none"> a. thirty (30) days after the release of the Insured Person from a Kidnap; or b. discovery of the death of the Insured Person; or c. one hundred and twenty (120) days after You receive the last credible evidence that the Insured Person is still alive; or d. six (6) months from the date of the Kidnap, if the Insured Person has not been released. 6. Payments made by You for a temporary replacement Employee hired to perform the duties of an Insured Person who has been Kidnapped for the duration of a Kidnap and upon release, for a further thirty (30) day period, but does not include payments made more than six (6) months from the date of the Kidnap. 7. Personal financial loss suffered by the Insured Person(s) the subject of the Kidnap, Extortion or Detention. 8. Travel costs of an Insured Person to join their immediate family upon their release from Kidnap or Detention and the travel costs of an Employee to replace the Kidnapped Insured Person in Your business duties. Travel costs will be up to a business class airfare and will be applied once per Insured Person and for one replacement person. 9. Reasonable and necessary fees and expenses of a qualified interpreter assisting You or an Insured Person in the event of a Kidnap, Extortion or Detention. 10. Any other reasonable and customary expenses incurred by You with Our prior approval in resolving the Kidnap, Extortion or Detention.
Ransom Monies	<p>A consideration paid for the return of a Kidnapped Insured Person or consideration paid to end or terminate Extortion or the Detention of an Insured Person and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.</p>
Rental Vehicle	<p>A sedan, station wagon or other non-commercial vehicle under two (2) tonne, rented or hired from a licensed motor vehicle rental or hire company and shall not include any other vehicle.</p>
Resumption of Assignment Expenses	<p>All reasonable and necessary expenses incurred in returning the Insured Person to re-commence an assignment within ninety (90) days of returning to Australia as a result of the claim being admitted under Section 2 Part B Cancellation / Curtailment Expenses. Such reasonable expenses shall be limited to a business class air flight or economy if that was the class of ticket used by the Insured Person on the original Journey and other essential expenses incurred in such transportation of the Insured Person.</p>
Salary	<p>Where the Insured Person:</p> <ol style="list-style-type: none"> 1. is an Employee, their weekly pre-tax income, but excluding commissions, bonuses, overtime payments and any allowances, averaged over the period of twelve (12) calendar months immediately preceding the Accident or over such shorter period as they have been employed; or 2. is 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) calendar months immediately preceding the Accident or over such shorter period as they have been self employed.

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Schedule	The Schedule and Certificate of Insurance which were issued to You by SRS and which applies at the time of the Accident, Sickness or Loss.
Serious	There is an immediate and substantial risk of death.
Sickness	Any illness or disease of the Insured Person first manifesting itself during the Journey and during the Period of Insurance.
Spouse	A natural person who is: <ol style="list-style-type: none">1. the lawful spouse of an Insured Person; or2. the domestic partner of an Insured Person under the provisions of any applicable law of the Country of Domicile.
SRS	SRS Underwriting Agency Pty Ltd ABN 89 113 929 518 AFSL 290518.
SRS Assist	SRS Assist and / or its affiliated companies who provide emergency assistance to an Insured Person while on a Journey and during the Period of Insurance.
Temporary Partial Disablement	The temporary inability of the Insured Person, due to Injury or Sickness, to engage in a substantial part of their usual occupation or business duties while under the direction of, under the regular care of and acting in accordance with the instructions or advice of a Doctor.
Temporary Total Disablement	The temporary inability of the Insured Person, due to Injury or Sickness, to engage in any part of their usual occupation or business duties while under the direction of, under the regular care of and acting in accordance with the instructions or advice of a Doctor.
Terrorism	The use of, or threat of use of violence against persons to attain goals for a political, ideological or religious purpose.
Total Disablement	The Permanent inability of the Insured Person, due to Injury or Sickness to engage in or attend to any occupation or business duties.
Travel and Accommodation Expenses	Any amount that You or the Insured Person have paid or are liable to pay by reason of contract, for the supply of transportation of any type, accommodation, food or conference / seminar facilities, which neither You or the Insured Person are able to use as a result of any Unforeseen Circumstance.
Unforeseen Circumstance	Where: <ol style="list-style-type: none">1. The Insured Person dies unexpectedly or sustains an Injury or contracts a Sickness which results in the Insured Person being certified by a Doctor as unfit to commence or complete the Journey;2. A Close Relative, travelling companion or Close Business Associate of the Insured Person dies unexpectedly or sustains a Serious Injury or contracts a Serious Sickness;3. A Close Relative, travelling companion or Close Business Associate sustains a Serious Injury or contracts a Serious Sickness and a Doctor certifies that the presence of the Insured Person is necessary for the health of that Close Relative, travelling companion or Close Business Associate; or4. The Insured Person's residence or business suffers major loss or damage;5. Loss of passport and/or travel documents; or6. Any other circumstance outside the control of the Insured Person and not otherwise excluded.
We / Our / Us	SRS as Coverholder and agent on behalf of certain Underwriters at Lloyd's of London participating in this Policy.
Workers Compensation Insurance	Any contract of insurance, scheme, self insurance program or contract of management entered into by You to provide compensation for injured employees or their dependents pursuant to the provisions of the Worker's Compensation Legislation of the injured employee's Country of Domicile or the State in which they work.
Workers Compensation Legislation	Any Act, Ordinance or other Statute intended to provide entitlement to compensation for employees or their dependents for personal injury or occupational disease sustained during the course of or arising out of employment.
You / Your / Yours	The person or entity named as the Insured in the Schedule.

Section 1 - Personal Accident and Sickness

1. The Cover

Personal Accident and Sickness cover applies when the Schedule states that Section 1 and the relevant Part of the Table of Events is included.

1.1 Personal Accident

If an Insured Person is subject to an Accident directly causing an Injury, resulting in an Event as described in the Section 1 Table of Events within twelve (12) calendar months of the Accident, We will pay the Benefit Amount for that Event as set out in this Section 1.

1.2 Sickness

If an Insured Person suffers a Sickness which first manifests itself during the Period of Insurance and during a Journey, directly resulting in an Event as described in Part E or Part F of the Section 1 Table of Events within twelve (12) calendar months from the first date of Sickness, We will pay the Benefit Amount for that Event as set out in this Section 1.

In addition to the above, the following extensions apply:

1.3 Exposure

If an Insured Person is exposed to the elements as a result of an Accident to a Conveyance in which the Insured Person is travelling as a passenger, and within twelve (12) consecutive calendar months of the Accident an Event results as a direct consequence of that exposure, they will be deemed for the purposes of this Policy to have suffered an Injury on the date of the Accident.

1.4 Disappearance

If the body of an Insured Person is not found within twelve (12) consecutive calendar months after an Accident involving the sinking or wrecking of a Conveyance in which they were travelling during a Journey, death will be presumed in the absence of any evidence to the contrary. The Benefit Amount under the Table of Events for Part A Event 1 - Accidental Death is payable in these circumstances, provided that the legal representative(s) of the Insured Person's estate, enters into a legally binding signed agreement with Us, agreeing that the amount We pay will be repaid to Us, if it is later found that the Insured Person did not then die or did not die as a result of an Injury sustained as a result of the Accident.

1.5 Insured Person's Salary Continuance Benefit

If an Insured Person suffers an Accidental Death, We will pay the Insured Person's Spouse a Weekly Benefit of up to one hundred percent (100%) of the Insured Person's Salary to a maximum of one thousand, two hundred and fifty dollars (\$1,250) per week for a period no longer than six (6) months. This Benefit is in addition to any other benefit in this Policy and does not apply towards any Limit of Liability.

1.6 Spouse Accidental Death Benefit

If, during the Period of Insurance the Spouse who is not accompanying the Insured Person on a Journey, suffers an Accidental Death while the Insured Person is on a Journey, We will pay the Insured Person a Lump Sum Benefit of thirty thousand dollars (\$30,000).

1.7 Surviving Child Education Fund

If an Insured Person suffers an Accidental Death and is survived by Dependent Child / Children, We will pay ten thousand dollars (\$10,000) for each surviving Dependent Child subject to a maximum benefit amount of twenty thousand dollars (\$20,000) for any one family.

1.8 Spouse Retraining Benefit

If an Insured Person suffers an Accidental Death or Permanent Total Disablement which is covered under this Policy, We will at Your request pay up to ten thousand dollars (\$10,000) towards the actual costs incurred in the training or retraining of the Insured Person's Spouse:

- (a) for the purpose of obtaining gainful employment;

- (b) to improve their employment prospects; or
- (c) to enable them to improve the quality of care they can provide to the Insured Person, provided always that:
 - (a) the Spouse is aged under eighty-five (85) years at the commencement of such training;
 - (b) the training is provided by a recognised institution with qualified skills to provide such training; and
 - (c) all such expenses are incurred within twenty-four (24) months from the date of the Insured Person's Accidental Death or Permanent Total Disablement.

1.9 Independent Financial Advice

If an Insured Person sustains an Injury for which Benefits are payable under Events 1 - 9 of the Table of Events, We will, in addition to payment of the Benefit, and at the request of You, the Insured Person or representatives of the Insured Person's estate, pay for professional financial advice in respect to the payment of the Benefit for Events 1 - 9. Provided however that such advice is provided by an independent financial adviser who is not a relative of the Insured Person and who is authorised and regulated by the Australian Securities and Investments Commission to provide such financial advice. The maximum amount We will pay is five thousand dollars (\$5,000).

1.10 Escalation of Weekly Benefit Amount

After payment of a Weekly Benefit Amount under Events 24 and / or 25 or Events 34 and / or 35 continuously for twelve (12) consecutive calendar months, the Weekly Benefit Amount will be increased by five percent (5%) per annum for each subsequent period of twelve (12) consecutive calendar months for which Benefits are paid.

1.11 Early Payment

If an Insured Person sustains an Injury or suffers a Sickness for which a Weekly Benefit Amount is payable under Events 24 or 34, We will pay an Early Payment of an amount equal to ten (10) calendar weeks of the Weekly Benefit Amount, provided that medical evidence which We consider to be appropriate is provided by a Doctor to confirm and certify that the total period of Temporary Total Disablement will be a minimum of twenty-six (26) consecutive calendar weeks.

1.12 Rehabilitation Expenses

After We have accepted Your claim under Events 24 or 25 or Events 34 or 35, We will reimburse expenses incurred for tuition or advice for the Insured Person from a licensed vocational school, provided such tuition or advice is undertaken with Our prior written agreement and We have the agreement of the Insured Person's Doctor that this tuition and or advice will assist with rehabilitation. The amount We pay for Rehabilitation Expenses will be limited to the actual costs incurred up to one thousand dollars (\$1,000) per month, GST inclusive, and will be payable for a maximum of six (6) months within the Benefit Period.

1.13 Recurring Injury or Sickness

When We have paid a Weekly Benefit Amount and while this Policy, or any subsequent policy with Us via SRS is in force, the Insured Person suffers a recurrence of Temporary Total Disablement or Temporary Partial Disablement from the same Injury or Sickness or a related Injury or Sickness, any subsequent period of disablement will be deemed and considered by Us as a continuation of the prior period for any further Weekly Benefit Amount. If, between such periods, the Insured Person worked on a full-time basis for at least six (6) consecutive calendar months, then, a further Excess Period shall apply before We consider any further Weekly Benefit Amount payable under this Policy within the original Benefit Period.

Section 1 - Table of Events

The Table of Events indicates the percentage amount for Part A, B, D and F. For Part C and Part E, a percentage of Salary will be shown together with other amounts which have application in determining the Benefit Amount for Events in Part C and Part E.

Part A Injury – Lump Sum Benefits

For this Part, We pay a lump sum Benefit Amount. The payment will be up to the Benefit Amount percentage of the amount shown in the Schedule for this Part A.

Events	Benefit Amount
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Permanent Mental Disorder	100%
5. Permanent Loss of sight in both eyes	100%
6. Permanent Loss of sight in one eye	100%
7. Permanent Loss of use one or more Limbs	100%
8. Permanent Loss of the lens in:	
(a) both eyes	100%
(b) one eye	60%
9. Permanent Loss of hearing of:	
(a) both ears	100%
(b) one ear	40%
10. Third degree burns and/or resultant disfigurement, which cover more than 40% of the entire external body	50%
11. Permanent Loss of use of four Fingers and Thumb of either Hand	80%
12. Permanent Loss of use of four Fingers of either Hand	50%
13. Permanent Loss of use of one Thumb of either Hand:	
(a) both joints	40%
(b) one joint	20%
14. Permanent Loss of use of Fingers of either Hand:	
(a) three joints	15%
(b) two joints	10%
(c) one joint	5%
15. Permanent Loss of use of Toes of either Foot:	
(a) all - one Foot	15%
(b) great – both joints	5%
(c) great – one joint	3%
(d) other than great - each Toe	1%
16. Fractured leg or patella with established non-union	15%
17. Shortening of leg by at least 5 cm	10%
18. An Injury, as described under one of Events 5 to 17 inclusive, which occurs but to a lesser degree than that described under the particular Event and the resultant Injury is a Permanent Injury of a lesser degree.	The Benefit Amount for the type of Injury under an Event 5 to 17 inclusive, but reduced by an amount to allow for the lesser degree of Injury which has resulted. The amount We calculate and pay under Event 18 is at Our absolute and sole discretion and further limited to a maximum of $\frac{3}{4}$ of the Benefit Amount which would otherwise have been payable for that description of Injury under an Event 5 to 17.

If We pay for an Insured Person, a total amount equal to the one hundred percent (100%) Benefit Amount for Part A or Part B as shown in the Schedule, the Cover under Part A and Part B for that Insured Person is exhausted and We will not be liable under Part A or Part B of this Policy for any further Benefit Amounts resulting from that Injury or any other Injury to that Insured Person. The maximum Benefit Amount payable to any one Insured Person under Parts A and B combined is one hundred percent (100%).

A Benefit Amount shall not be payable for more than one of Events 1 to 18 in respect of the same Injury. We will pay the highest Benefit Amount, which has application to the Injury.

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Part B - Injury resulting in Surgery – Lump Sum Benefits

For this Part, We pay a lump sum Benefit Amount. The Benefit Amount is paid up to the Benefit Amount percentage of the amount shown in the Schedule for this Part B, only where the surgery is required to be undertaken outside of Australia.

Event	Benefit Amount
19. Craniotomy	100%
20. Amputation of a Limb	100%
21. Fracture of a Limb requiring open reduction	50%
22. Dislocation requiring open reduction	25%
23. Any other surgical procedure carried out under a general anaesthetic	5%

If We pay for an Insured Person, a total amount equal to the one hundred percent (100%) Benefit Amount for Part A or Part B as shown in the Schedule, the Cover under Part A and Part B for that Insured Person is exhausted and We will not be liable under Part A or Part B of this Policy for any further Benefit Amounts resulting from that Injury or any other Injury to that Insured Person. The maximum Benefit Amount payable to any one Insured Person under Parts A and B combined is one hundred percent (100%),

Where more than one Part B Event results from an Injury, the amount We pay under Part B for any or all Surgery Events, is limited to the one Event which pays the highest Benefit Amount.

Part C - Injury – Weekly Benefits

For this Part, We pay a Weekly Benefit Amount. The Benefit Period stated in the Schedule is the maximum and only period for which a Weekly Benefit Amount is payable for an Injury.

Event	Benefit Amount
24. Temporary Total Disablement	A Weekly Benefit Amount is provided during such disablement, up to the percentage of Salary of the Insured Person or the amount stated in the Schedule for this Part C, whichever is the lesser. If no percentage amount is shown, the amount We pay shall not exceed the Salary of the Insured Person or the amount as shown in the Schedule, whichever is the lesser.
25. Temporary Partial Disablement	(a) If an Insured Person returns to work in a reduced capacity, the Weekly Benefit Amount payable shall be the difference between the Benefit Amount payable for Event 24 per week and the weekly Salary earned during this Event 25. (b) If an Insured Person does not return to work, the Weekly Benefit Amount payable under this Event shall be 40% of the Weekly Benefit Amount payable under Event 24.

If the Insured Person is entitled to a Benefit Amount under the Events of Part A, other than for Events 1 to 8a and 9a where a 100% Benefit Amount is payable, the Insured Person is also entitled to Benefit Amounts under this Part C when We agree that they still qualify for a Benefit Amount under Event 24 or 25.

When the Insured Person becomes entitled to a 100% Benefit Amount under Events 2 to 8a and 9a, all Weekly Benefit Amounts payable under Events 24 or 25 shall cease from the date of such entitlement.

Part D - Injury resulting in Fractured Bones – Lump Sum Benefits

For this Part, We pay a lump sum Benefit Amount.

Event	Benefit Amount
26. Neck or spine	100%
27. Hip, Pelvis	75%
28. Skull, shoulder blade	50%
29. Collarbone, upper leg, knee	30%
30. Upper Arm, elbow, kneecap, forearm,	25%
31. Jaw, lower leg, lower arm, wrist, ankle, hand or foot	20%
32. Nose	20%
33. Thumb, Finger Toe, Rib (per Thumb, Finger, Toe or Rib)	5%

The Benefit Amount We will pay under this Part D, for any one Accident causing an Injury resulting in one or more of Events 26 to 33 shall be further limited to a maximum of five thousand dollars (\$5,000) in total for all such Events which are applicable to this Injury.

Part E – Sickness – Weekly Benefits

For this Part, We will pay a Weekly Benefit Amount for a Sickness Event shown in Part E

The Schedule indicates the percentage of Salary to apply to Part E and other amounts which have application in determining the Benefit Amount for Events in Part E as well as the percentage amount for Part F.

Event	Benefit Amount
34. Temporary Total Disablement	A Weekly Benefit Amount is provided during such disablement, up to the percentage of Salary of the Insured Person or the amount as shown in the Schedule for this Part E whichever is the lesser. If no percentage amount is shown, the amount We pay shall not exceed the Salary of the Insured Person or the amount as shown in the Schedule, whichever is the lesser.
35. Temporary Partial Disablement	(a) If an Insured Person returns to work in a reduced capacity, the Benefit Amount payable shall be the difference between the Benefit Amount payable for Event 34 per Week and the weekly Salary earned during this Event 35. (b) If an Insured Person does not return to work, the Weekly Benefit Amount payable under this Event shall be 40% of the Weekly Benefit Amount payable under Event 34.

The Benefit Period shown in the Schedule, is the maximum and only period for which a Weekly Benefit Amount is payable for a Sickness.

Part F - Sickness resulting in Surgery – Lump Sum Benefits

For this Part, We pay a Lump Sum Benefit Amount.

We will pay for an Event under this Part F up to the percentage of the Benefit Amount stated in the Schedule for this Part F only where the surgery is undertaken outside of Australia and is required as a direct result of the Sickness and is carried out within twelve (12) consecutive calendar months from the first date of the Sickness.

Event	Benefit Amount
36. Open heart surgical procedure	100%
37. Brain surgery	100%
38. Abdominal surgery carried out under general anaesthetic	50%
39. Any other surgical procedure carried out under a general anaesthetic	5%

Where more than one Part F Event results from a Sickness, the amount We pay under Part F for any or all Events from that Sickness, is limited to the one Event which pays the highest Benefit Amount for that Sickness.

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2. Regarding Weekly Benefit Amounts under Part C and E

- 2.1 Benefit Amounts shall not be payable for individual Events 24, 25 or 34, 35 or a succession of Events 24 and 25 or 34 and 35 for a period greater than, in total, the Benefit Period stated in the Schedule in respect of any one Injury or Sickness.
- 2.2 Benefit Amounts are not payable during the Excess Period.
- 2.3 The Benefit Period, for each Injury or Sickness resulting in an Event under 24, 25, 34 or 35, commences after expiry of the Excess Period.
- 2.4 With the exception of Early Payment, Weekly Benefit Amounts for Events 24, 25, 34 or 35 shall be payable monthly in arrears.
- 2.5 Benefit Amounts under Events 24 or 34 for a period of less than one week shall be paid at the daily rate of one-seventh (1/7th) of the Weekly Benefit Amount.
- 2.6 Effect of other compensation payments:

The amount of any Weekly Benefit Amount payable under Event 24 or 34 will be reduced by the amount of any other periodic compensation benefits or amounts payable under any:

- (a) Workers' Compensation;
- (b) Accident Compensation Scheme;
- (c) Disability entitlement; or
- (d) Other amounts or benefits so received or receivable as compensation or payment, even if You or the Insured Person elect not to receive them or do not apply for them or fail to apply for them in the required way and time,

so that the total amount of all such benefits or entitlements and the Weekly Benefit Amount for Event 24 or 34 shall not exceed the lesser of the percentage of Salary or the Weekly Benefit Amount for the Insured Person stated in the Schedule for Part C or A as relevant to that Event.

Where no percentage of Salary is shown in the Schedule the total amount so referred to will be the Salary of the Insured Person or the Benefit Amount shown in the Schedule under Part C or A, whichever is the lesser.

Section 2 - Travel Cancellation / Curtailment / Additional Expenses

1. The Cover

The cover under Parts A, B and or C of Section 2 only applies when stated as included in the Schedule.

1.1 Part A Loss of Deposits

If, during the Period of Insurance and prior to the commencement of a Journey, You or an Insured Person incur loss of Travel and Accommodation Expenses paid in advance as a result of an Unforeseen Circumstance, We will reimburse You or the Insured Person for the irrecoverable Travel and Accommodation Expenses up to the amount stated in the Schedule under Section 2 Part A.

1.2 Part B Cancellation Curtailment Expenses

If, during the Period of Insurance and while on a Journey, an Insured Person necessarily incurs reasonable additional or forfeited travel, hotel or out-of-pocket expenses as a result of an Unforeseen Circumstance, We will reimburse You or the Insured Person for the irrecoverable Travel and Accommodation Expenses up to the amount stated in the Schedule under Section 2 Part B.

1.3 Part C Additional Expenses

1.3.1 Hijack

If during the Period of Insurance and while on a Journey, an Insured Person is forcibly Detained for more than eight (8) hours as a direct result of a Hijack, We will pay You a daily amount of one thousand dollars (\$1,000) for each complete twenty-four (24) hour period Detained up to a maximum of forty-five (45) days.

1.3.2 Detention

If during the Period of Insurance and while on a Journey, an Insured Person is Detained by any Government, State or other lawful authority, We will pay You a daily amount of one thousand dollars (\$1,000) for each complete twenty-four (24) hour period Detained up to a maximum of forty-five (45) days.

1.3.3 Legal Costs Extension

In the event of an Insured Person incurring legal costs as a result of being Detained, We will reimburse the amount for such legal costs up to a maximum amount of fifty thousand dollars (\$50,000).

2. Specific Exclusions applying to Section 2

We shall not be liable for any loss or expense attributable to:

- 2.1 Cancellation, curtailment or diversion of a Conveyance, due to or arising out of strikes or other industrial action, where there has been warning before the date that the Journey was booked that such events were likely to occur.
- 2.2 Carrier caused delays where the cost of the expense is recoverable from the carrier.
- 2.3 Any business, financial or contractual arrangements or obligations of You, an Insured Person or any other person.
- 2.4 Any change of plans or disinclination on the part of an Insured Person or of any other person to begin or to continue the Journey.
- 2.5 The inability of any tour operator or wholesaler to complete arrangements for any Journey due to a deficiency in the required number of persons to commence or continue any Journey.
- 2.6 Any Detention relating to the Insured Person breaking the law of any Country or State where the Detention occurs.
- 2.7 A loss which can be recovered from any other source.
- 2.8 Lack of reasonable care taken over means of travel, route or departure time.

Section 3 - Medical and Ancillary Expenses

1. The Cover

If, during the Period of Insurance and while on a Journey, an Insured Person sustains an Accidental Death or suffers an Injury or Sickness, We will reimburse You or the Insured Person for Medical and Ancillary Expenses, for a maximum period of up to twenty-four (24) consecutive calendar months from the date of Accident or first manifestation of Sickness, up to the amount stated in the Schedule under Section 3. Where We provide Cover under this Section 3, We will do so in accordance with Section 4 SRS Assist and You and the Insured Person agree to comply with the Specific Conditions applying to Section 4.

2. Specific Definition applying to Section 3

2.1 Medical and Ancillary Expenses means:

- 2.1.1 all reasonable costs necessarily incurred outside Your Country of Domicile for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Doctor, reasonably and necessarily incurred as a direct result of the Accidental Death, Injury or Sickness of the Insured Person and as agreed to by Us.
- 2.1.2 all reasonable costs necessarily incurred upon return to Your Country of Domicile for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Doctor, reasonably and necessarily incurred as a direct result of the Accidental Death, Injury or Sickness of the Insured Person and as agreed to by Us subject to local legislation within Your Country of Domicile.
- 2.1.3 expenses related to the evacuation of the Insured Person as a direct result of their Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided such evacuation is recommended by a Doctor and is organised and agreed to by Us.
- 2.1.4 reasonable travel and accommodation expenses of up to two Close Relatives or travelling companions of the Insured Person who, as a result of the Insured Person's Injury or Sickness, are required to travel to or remain with the Insured Person on written medical advice provided that such travel and accommodation is organised and agreed to by Us.
- 2.1.5 all expenses incurred in transporting the Insured Person to the most suitable hospital or in repatriation of the Insured Person to the Insured Person's home address in the Country of Domicile, provided that such repatriation is required as a direct result of their Injury or Sickness and is necessary on medical advice and is organised and agreed to by Us.
- 2.1.6 in the event of the Insured Person's Accidental Death, the reasonable funeral expenses incurred outside the Insured Person's Country of Domicile for the burial or cremation of the Insured Person, or the costs (excluding funeral and interment costs) incurred in transporting the Insured Person's body or ashes and personal effects back to a place nominated by the legal representative of the Insured Person's estate, as organised and agreed to by Us.
- 2.1.7 expenses incurred to repair, replace or adjust dentures, provided those expenses are required as a direct result of the Insured Person's Injury, are limited to a maximum total amount of two thousand dollars (\$2,000) and are agreed to by Us.

3. Specific Extension applying to Section 3

3.1 Continuous Worldwide Bed Confinement

If while on a Journey, an Insured Person is confined to bed by a Doctor for a period in excess of twenty-four (24) hours, We will pay the Insured Person two hundred dollars (\$200) for each day so confined, after the initial twenty-four (24) hour period, for the number of days of confinement up to a maximum of sixty (60) days, provided that such confinement is agreed to by Us.

4. Specific Exclusions applying to Section 3

We shall not be liable for any cost or expense:

- 4.1 Incurred where a Journey is undertaken against the advice of a Doctor or when the Insured Person is unfit to travel, or if the purpose of the Journey is for the Insured Person to seek medical attention.

- 4.2 Incurred after a period of twenty-four (24) consecutive calendar months from the date that the Insured Person sustains an Accidental Death or suffers an Injury or Sickness.
- 4.3 Incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable either in part or in full, in accordance with the Health Insurance Act 1973.
- 4.4 Ambulance benefits for transportation of Australian citizens by ambulance within Australia.
- 4.5 Recoverable by You and/or the Insured Person from any other source.
- 4.6 Incurred for any medication for a condition which commenced prior to the commencement of a Journey and for which such medication the Insured Person has been advised to continue during travel.
- 4.7 Incurred for routine medical, optical or dental treatment or consultation.

Section 4 – SRS Assist

1. The way We provide Travel Assistance

If, during the Period of Insurance and while on a Journey, an Insured Person requires emergency assistance, the Insured Person must immediately contact SRS Assist on the telephone number stated in the Schedule. An SRS Assist operator will provide the Insured Person with such emergency assistance as SRS Assist consider necessary, subject at all times to the coverage, conditions and limits of Your Policy and subject to all applicable laws.

SRS Assist emergency assistance may include provision of or access to any one or more of the following services:

- 1.1 Transportation or Repatriation by the most appropriate method including, if necessary, the use of air services. Transportation will be to the most suitable hospital or repatriation to the Insured Person's home address in the Country of Domicile;
- 1.2 Payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person;
- 1.3 Payment of other emergency assistance expenses;
- 1.4 Emergency travel assistance;
- 1.5 Emergency medical evacuation;
- 1.6 Medically supervised repatriation;
- 1.7 Assistance in replacing a lost or stolen passport;
- 1.8 Legal assistance;
- 1.9 Interpreter access and referral;
- 1.10 Compassionate visit if travelling alone and hospitalised for more than a week;
- 1.11 Assistance in tracing delayed or lost luggage; and / or
- 1.12 Payment of approved medical services by the claims process or redirection of hospital accounts to Us.

2. Specific Conditions applying to Section 4

- 2.1 SRS Assist must be promptly informed of any potential claim under this Section 4.
- 2.2 You and / or the Insured Person must not attempt to resolve problems encountered without advising Us as this may prejudice any entitlement for reimbursement of expenses.
- 2.3 In the event of the assistance being provided by SRS Assist and / or Us in good faith to any person not insured under this Policy, You agree to reimburse Us for all such costs We incur.
- 2.4 Any undertaking and / or arrangements made by or on behalf of an Insured Person who does not make prior contact with SRS Assist or Us and / or who prejudices Our rights in any way, shall not be indemnified under this Section 4.

Section 5 - Baggage, Business Property, Electronic Equipment and Money and Travel Documents

1. The Cover

If, during the Period of Insurance and while on a Journey, an Insured Person sustains loss of, theft of or damage to Baggage, Business Property, Electronic Equipment or Money and Travel Documents, We will indemnify You or the Insured Person in respect of such loss or damage up to the amount stated in the Schedule under Section 5 for Baggage.

2. Additional Cover Applicable To Section 5

2.1 Delayed Baggage

In the event of a carrier losing or temporarily misplacing Baggage for more than eight (8) hours on the outward part of the Journey, We will reimburse any reasonable expenses incurred by an Insured Person in purchasing essential replacement clothing or requisites up to the amount stated in the Schedule under Section 5 for Baggage Delay.

2.2 Locks and Keys

If during the Period of Insurance and while on a Journey, an Insured Person loses both their keys and identification at one time, We will pay up to two thousand dollars (\$2,000) for the replacement of locks and keys.

3. Specific Conditions applying to Section 5

3.1 The Insured Person shall take all reasonable precautions for the safety and supervision of Baggage, Business Property, Electronic Equipment and / or Money and Travel Documents.

3.2 In the event that a payment is made under this Section 5 in respect of any property, We shall be entitled to take and keep possession of such property and to deal with it in any manner We see fit.

3.3 The amount We pay for loss of, theft of or damage to Baggage, Business Property, Electronic Equipment is:

3.3.1 in respect of items fifteen (15) years old or less, We shall, at Our option, repair or replace the items with items in the same condition, but not with items better or more extensive than the items were when new, or We shall pay the value of the items; or

3.3.2 in respect of items more than fifteen (15) years old, We shall, at Our option, repair or replace the items with items in the same condition, but not with items better or more extensive than the items were at the time that the loss or damage occurred, or We shall pay the depreciated value of the items.

3.4 The maximum amount We will indemnify You or the Insured Person for in respect of loss arising from the unauthorised or fraudulent use of Money and Travel Documents is stated in the Schedule.

3.5 The maximum amount We will pay for any one set or pair of items is fifty percent (50%) of the amount stated in the Schedule under Section 5, unless otherwise specified in the Schedule.

3.6 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 later and shall continue for seventy-two (72) hours after termination of the Journey or until such coins and bank notes are deposited at a financial institution or the expiration of the Period of Insurance, whichever occurs first.

3.7 An Excess will apply for each claim for the loss of, theft of or damage to Electronic Equipment as stated in the Schedule.

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4. Specific Exclusions applying to Section 5

We shall not be liable for any loss or damage:

- 4.1 In respect of Baggage, Business Property, Electronic Equipment or Money and Travel Documents where the loss or damage:
 - 4.1.1 is not reported to either the police or the transport carrier and a copy of that written report is not made available to Us at the time of lodging Your claim.
 - 4.1.2 is due to confiscation by Customs or any other lawful authority.
 - 4.1.3 is recoverable from any other source.
 - 4.1.4 is the result of theft or attempted theft occurring whilst such Baggage, Business Property, Electronic Equipment or Money and Travel Documents is or are unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle.
 - 4.1.5 is the result of the activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration.
- 4.2 In respect of Baggage, Business Property and Electronic Equipment where such property is shipped under any freight agreement or sent by postal or courier services.
- 4.3 To vehicles or their accessories.
- 4.4 To any electronic data or software caused by:
 - 4.4.1 mechanical or electrical failure.
 - 4.4.2 any process of cleaning, restoring, repairing or alteration.
 - 4.4.3 scratching or breaking of fragile or brittle items, if as a result of negligence of the Insured Person.
- 4.5 In respect of Electronic Equipment:
 - 4.5.1 whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless they accompany the Insured Person as personal cabin baggage.
 - 4.5.2 where the Electronic Equipment is a mobile phone, We will only pay the cost of the replacement phone.
- 4.6 In respect of Money and Travel Documents:
 - 4.6.1 arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions.
 - 4.6.2 of cheques, postal and money orders, credit cards, or coupons unless reported to the issuing authority as soon as reasonably practicable after the discovery of the loss or damage and the appropriate cancellation measures taken.
 - 4.6.3 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.

Section 6 - Alternative Employee / Resumption of Assignment Expenses

1. The Cover

If during the Period of Insurance, You necessarily incur Alternative Employee Expenses and or Resumption of Assignment Expenses as the direct result of an Insured Person while on a Journey sustaining an Accidental Death or suffering a Serious Injury or Serious Sickness, or a claim being admitted under Section 2 Part B Cancellation / Curtailment Expenses of this Policy, We will pay You for such expenses actually incurred up to the Sum Insured stated in the Schedule under Section 6.

2. Specific Exclusions applying to Section 6

We shall not be liable for any costs or expenses under Section 6:

- 2.1 Where the Insured Person undertakes a Journey against the advice of a Doctor.
- 2.2 Which You or the Insured Person had paid or budgeted for before the commencement of the original Journey.

Section 7 - Personal Liability

1. The Cover

We will indemnify the Insured Person up to the Sum Insured stated in the Schedule under Section 7 for their legal liability to pay damages in respect of bodily injury to any person and or loss of or damage to property where such injury, loss or damage is caused by an Accident.

We will also pay all legal costs and expenses which are recoverable by a claimant from the Insured Person and / or incurred with Our written consent in the investigation or defence of any claim. These amounts are in addition to the Sum Insured stated in the Schedule under Section 7.

2. Specific Conditions applying to Section 7

No admission, offer, promise, payment or indemnity shall be made without Our written consent.

You or the Insured Person shall give immediate notice to Us of any Accident or occurrence for which there may be a claim under this Section and shall provide Us with such particulars and information as We may require and shall forward to Us immediately on receipt any letter, writ, summons and process and shall advise Us in writing immediately the Insured Person has knowledge of any impending prosecution, inquest or inquiry in connection with the said Accident or occurrence.

We shall be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings.

We may at any time pay to the Insured Person, in connection with any claim or series of claims arising from the one Accident, the Sum Insured stated in the Schedule under Section 7, after deduction of any amount 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.

3. Specific Exclusions applying to Section 7

We shall not be liable for any claim in respect of:

3.1 Bodily injury to:

3.1.1 any member of the Insured Person's family, any co-worker or travelling companion of the Insured Person or any Close Business Associate;

3.1.2 any person(s) arising in the course of their employment, contract of service or apprenticeship with You; or

3.1.3 any person(s) with whom the Insured Person is travelling, irrespective of whether such person(s) is covered under this Policy or not.

3.2 Loss of or damage to property belonging to or held in trust by or in the custody or control of You, an Insured Person or any of Your Employees.

3.3 Injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle, aircraft or watercraft, when an Insured Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the pilot is an Employee or agent of You or an Insured Person.

3.4 Injury, loss or damage to property caused by or arising from:

3.4.1 the nature of products sold by You or an Insured Person;

3.4.2 advice furnished by You or by an Insured Person; or

3.4.3 the conduct of Your business, trade or profession.

3.5 Liability assumed under contract or agreement unless such liability would have arisen in the absence of such contract or agreement.

3.6 Aggravated, exemplary, multiple or punitive damages or the payment of any fine or penalty.

3.7 Criminal or illegal activities.

- 3.8 The ownership, co-ownership, possession or use by the Insured Person of any land or buildings.
- 3.9 Loss or damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 3.10 Costs incurred in the pursuit of claims against a travel agent, tour operator or carrier or their insurer.

Section 8 - Missed Transport Connection

1. The Cover

If while on a Journey and during the Period of Insurance, an Insured Person misses a transport connection due to any Unforeseen Circumstance or carrier caused delay which is outside the control of the Insured Person and they are unable to arrive at the meeting or conference at the officially scheduled time and that meeting or conference cannot be delayed to suit their late arrival, We will pay the reasonable extra expenses actually and necessarily incurred, net of any recoveries to which You or the Insured Person may be entitled from any carrier or any other source, to enable the Insured Person to use alternative scheduled public transport services to arrive at their destination on time for the scheduled meeting or conference. The maximum amount We shall pay is the Sum Insured stated in the Schedule under Section 8.

2. Specific Exclusions applying to Section 8

We will not be liable for:

- 2.1 Any missed transport connection arising from a business commitment or a financial or contractual obligation of the Insured Person or of any travelling companion, Close Business Associate or Close Relative of the Insured Person.
- 2.2 Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any Journey due to a deficiency in the number of people required to commence or continue any Journey.
- 2.3 Lack of reasonable care taken over means of travel, route or departure time.
- 2.4 Cancellation, curtailment or diversion of a Conveyance, due to or arising out of strikes or other industrial action, if there has been warning before the date the Journey was booked that such events were likely to occur.
- 2.5 Any change of plans or disinclination on the part of an Insured Person or of any other person to begin or to continue the Journey.
- 2.6 A loss which can be recovered from any other source.

Section 9 - Political / Natural Disaster Evacuation

1. The Cover

The Cover under Parts A and B of this Section only apply when stated as included in the Schedule.

1.1 Part A Political Evacuation

If, during the Period of Insurance and while on a Journey outside of Australia:

- 1.1.1 an Insured Person is recommended to leave the country or region in which they are travelling in by Australian Government Officials;
- 1.1.2 an Insured Person is expelled or declared persona non grata from the country in which they are travelling; or
- 1.1.3 there is wholesale seizure, confiscation or expropriation of the Insured Person's property, plant or equipment in the country in which they are travelling,

We will pay the cost for the Insured Person to return to their Country of Domicile.

1.2 Part B Natural Disaster Evacuation

If, during the Period of Insurance and while on a Journey outside of Australia, an Insured Person is recommended to leave the country or region in which they are travelling in by Australian Government Officials due to a natural disaster such as a hurricane, flood, landslide, earthquake or volcanic eruption, We will pay the cost for the Insured Person to return to their Country of Domicile.

If the Insured Person is unable to return to their Country of Domicile, then We will pay the cost for the Insured Person to travel to the nearest place of safety, but up to the cost of an economy class airfare to their Country of Domicile and the reasonable accommodation costs for the Insured Person up to a maximum of five hundred dollars (\$500) per day for fourteen (14) days, but not exceeding in all the amount stated in the Schedule under Section 9 Part B.

2. Specific Limit applying to Section 9

Our liability under Section 9 is limited to the Section 9 Limit of Liability stated in the Schedule for all Insured Persons in any one evacuation under Section 9 Part A or Part B.

3. Specific Conditions applying to Section 9

If an Insured Person is required to leave the country they are in, SRS Assist must be contacted before the Insured Person leaves or makes arrangements to leave the country in order to confirm cover under this Section 9. Where possible SRS Assist will make the travel arrangements and, in all cases, We will decide where to send the Insured Person.

4. Specific Exclusions applying to Section 9

We will not pay any claim arising directly or indirectly from:

- 4.1 An Insured Person violating the laws or regulations of the country they are in.
- 4.2 Any expenses associated with an evacuation from a country or region which the Insured Person travelled to after declaration from the Department of Foreign Affairs and Trade (DFAT) as a 'do not travel' Level 5 warning or any other country or region where the Australian Government has initiated an evacuation.
- 4.3 An Insured Person's failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation.
- 4.4 Debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause.
- 4.5 A failure to honour any contractual obligation or bond or to obey any conditions in a license.
- 4.6 An Insured Person being a national of the country from which they are to be evacuated.
- 4.7 Political unrest that was in existence prior to the Insured Person entering the country or which was foreseeable to a reasonable person before the Insured Person entered the country.

Section 10 - Rental Vehicle Excess Waiver

1. The Cover

If, during the Period of Insurance and while on a Journey, an Insured Person rents or hires a Rental Vehicle and that Rental Vehicle:

- 1.1 Is involved in a collision while under the control of the Insured Person; or
- 1.2 Is stolen or damaged,

We will reimburse You or the Insured Person for the Rental Vehicle excess selected but only up to the amount of the Rental Vehicle Excess – Maximum Amount stated in the Schedule under Section 10.

2. Specific Conditions applying to Section 10

When arranging for the rent or hire of the Rental Vehicle, the Insured Person must effect all comprehensive motor vehicle insurance against loss or damage to the Rental Vehicle during the rental period, excluding excess or deductible buy-down cover which is available through the rental or hire company.

3. Specific Exclusions applying to Section 10

We shall not be liable for any Excess on claims attributable to loss, damage or expense arising from:

- 3.1 The Insured Person not holding the relevant and current motor vehicle drivers licence.
- 3.2 The Insured Person being in charge of a Rental Vehicle whilst under the influence of alcohol or 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.
- 3.3 The illegal or criminal use of a Rental Vehicle by an Insured Person.
- 3.4 The use of the Rental Vehicle outside the terms and conditions of the Rental Vehicle hire agreement.

Section 11 - Kidnap, Ransom, Extortion and Detention

1. The Cover

If, during the Period of Insurance and while an Insured Person is on a Journey for the purposes of business:

- 1.1 The Insured Person is Kidnapped or allegedly Kidnapped; or
- 1.2 A demand for Ransom Monies or an Extortion demand is made upon You or an Insured Person,

We will reimburse You, up to the Sum Insured as stated in the Schedule for Section 11 for any one Kidnap, Extortion or Detention, for:

- 1.3 the Ransom Monies paid;
- 1.4 the Ransom Expenses incurred; and
- 1.5 the reasonable costs of utilising SRS Assist for the exclusive function of investigating the Kidnap, Extortion or Detention, negotiating the release of the Insured Person, paying any Ransom Monies or for the recovery of the Insured Person provided that We have given Our prior written consent to the use of SRS Assist.
- 1.6 This Cover does not apply for You or the Insured Person if either have:
 - 1.6.1 Had Kidnap insurance declined, cancelled or previously provided but with restricting terms or conditions applying.
 - 1.6.2 Been subjected to any previous Kidnap or attempted Kidnap.
 - 1.6.3 Received any previous Extortion demand.

2. Specific Conditions Applicable To Section 11

- 2.1 You and each and every Insured Person will make a reasonable effort not to disclose the existence of this Policy.
- 2.2 SRS Assist will act as an intermediary and / or negotiator in regard to a Kidnap, Extortion or Detention and will advise You or the Insured Person in regard to dealing with the Kidnap, Extortion or Detention, subject to Our prior written consent to the use of SRS Assist.
- 2.3 When You become aware that the Kidnap, Extortion, Detention and / or demand for Ransom Monies on You or an Insured Person has occurred and this Policy may have a response, You must make every reasonable effort to:
 - 2.3.1 Verify the occurrence and circumstances of the Kidnap, Ransom, Extortion or Detention.
 - 2.3.2 Notify the appropriate law enforcement authorities and follow their instructions.
 - 2.3.3 Advise Us of the Kidnap, Ransom, Extortion, and or Detention without undue delay.
 - 2.3.4 Keep a written and photographic record of the identifying features and serial numbers of goods or currency to be provided as Ransom Monies.
- 2.4 If We establish that in Our reasonable opinion there has been collusion or fraud by You or any Insured Person in regard to the Kidnap, Ransom, Extortion or Detention, You agree to reimburse Us for any payment We have made under this Section 11.
- 2.5 If after We have made payment on behalf of You or an Insured Person under this Section 11, there is a recovery of the whole or any part of the Ransom Monies, then You and or the Insured Person who receive this recovered money agree to reimburse such recovered money to Us.

3. Specific Exclusions applying to Section 11

We shall not be liable for:

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- 3.1 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 money or property are Ransom Monies being stored or transported for the purpose of paying a Ransom.
- 3.2 Any payment or expense due to the Kidnap, Extortion or Detention of You or an Insured Person who was permanently residing or staying for more than one hundred and eighty (180) consecutive days in the country where and when the Kidnap, Extortion or Detention occurred.
- 3.3 Any fraudulent or dishonest act committed by You, an Insured Person or any person You authorise to have custody of Ransom Monies.
- 3.4 Any claim with respect to a kidnapping in Mexico, Central or South America.

Section 12 - Extra Territorial Workers Compensation

1. The Cover

If during the Period of Insurance of this Policy, an Insured Person who is employed by You or a person who is deemed by any applicable Worker's Compensation Legislation to be a worker employed by You:

- 1.1 Sustains a personal injury or occupational disease (including death as a result of this disease) while working temporarily, but not for more than six (6) consecutive months, in another State or Territory of the Commonwealth of Australia to the State or Territory in which their employment base or usual place of employment is located; and
- 1.2 You maintain in force during the currency of this Policy, Workers Compensation Insurance which applies to the employment of employees by You in the State or Territory in which their employment base or usual place of employment is located as well as insurance for an unlimited amount for Your liability independent of such Worker's Compensation Legislation for any injury to Your employees; and
- 1.3 The employment and function of the employee is such that they are in the other State or Territory on authorised business travel or activities for Your business; and
- 1.4 They are employed in a managerial, clerical, administrative, sales or technical role and are not performing manual work,

We will indemnify You for:

- 1.5 your liability to pay compensation benefits under any Workers Compensation Legislation for that personal injury or occupational disease sustained by the Insured Person;
- 1.6 damages at common law (but not where entitlement arises solely under any statute). arising out of that personal injury or occupational disease sustained by the Insured Person..

2. Specific Limits applying to Section 12

Our liability under Section 12 is limited to:

- 2.1 In the case of a claim for compensation benefits, the difference, if any, between the greater of the amount payable in the State or Territory where the Insured Person is working when injured and the amount which they are entitled to claim as compensation benefits under any Worker's Compensation Legislation which You were required to effect under Clause 1.2 of this Section;
- 2.2 In the case of a claim for common law damages, the difference, if any, between the damages and legal costs paid by You in connection with a final judgement imposed by a court of competent jurisdiction in the place where loss occurs and the amount to which You would have been entitled to indemnity under any employer's liability insurance which You were required to effect under Clause 1.2 of this Section if the Insured Person or their dependents had claimed for damages at common law against You in the State or Territory of the usual place of employment or where the base of employment for the Insured Person is located;
- 1.7 The amount stated in the Schedule as Section 12 Limit of Liability, in total for all compensation, damages, costs and expenses paid for all Insured Persons arising out of any one Accident during the Period of Insurance; and
- 1.8 The Limit of Liability stated in the Schedule.
- 1.9 Where the Insured Person is entitled to a Benefit Amount under Section 1, that Benefit Amount shall be reduced by the amount payable under this Section 12.

2. Specific Conditions applying to Section 12

- 2.1 We will not be liable for any expense, payment, settlement or liability incurred or entered into without Our prior written agreement.
- 2.2 Any indemnity We provide under Section 12 is in excess of any benefits actually paid or payable to You in respect of the same personal injury or occupational disease under any other legislation or policy of insurance.
- 2.3 Personal injury or occupational disease is limited to such injuries or diseases of the type for which compensation would be considered under the Worker's Compensation Legislation of the State or Territory in which the Insured Person's employment base or usual place of employment is located.

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3. Specific Exclusions applying to Section 12

We cannot pay for:

- 3.1 An amount for compensation, damages, costs or expenses where such payment is prohibited by legislation.
- 3.2 Any amount for exemplary, punitive, multiple or aggravated damages.

Limits of Liability applying to all Sections of this Policy

1. **Limit of Liability**

The Limit of Liability is stated in the Schedule.

The maximum amount We pay under this Policy for all claims under any one or more of the Sections, for all Insured Persons and arising from all events, Accidents and other circumstances shall not exceed the Limit of Liability.

2. **Charter Flight / Non Scheduled Aircraft Limit of Liability**

The Charter Flight / Non Scheduled Aircraft Limit of Liability is stated in the Schedule.

The maximum amount We pay for all claims under this Policy arising directly or indirectly due to or out of air travel in aircraft where such flights are not open to and used by the general public, conducted in accordance with advertised flying schedules, over specific air routes and using licensed and regulated air terminals, shall not exceed the amount stated in the Schedule for Charter Flight / Non Scheduled Aircraft Limit of Liability or such reduced amount as may apply.

3. **Biological / Chemical / Nuclear Terrorism Limit of Liability**

The Biological / Chemical / Nuclear Terrorism Limit of Liability is stated in the Schedule.

The maximum amount We will pay for all claims under this Policy relating directly or indirectly to an act of Terrorism in which a Biological / Chemical / Nuclear weapon is released upon the public shall not exceed the amount stated in the Schedule for Biological / Chemical / Nuclear Terrorism Limit of Liability.

4. **Reduction in Payments**

If the Limit of Liability, the Charter Flight / Non Scheduled Aircraft Limit of Liability or the Biological / Chemical / Nuclear Terrorism Limit of Liability or the lower residual amounts of liability which may apply are insufficient to allow payment of further amounts under this Policy, We shall reduce the ongoing amounts payable with respect to each Insured Person so that the total amount We pay for the sum of all amounts payable under this Policy does not exceed Our Limit of Liability. We shall determine in Our absolute and sole discretion, the amount We pay to each Insured Person.

General Conditions Applying to all Sections of this Policy

1. Who We pay

All amounts payable under this Policy shall be payable to You or such person or persons and in such proportions as You shall nominate, unless the law requires Us to do otherwise.

2. No cover past the age of 85 years

There is no cover under this Policy for any Insured Person who is aged eighty-five (85) years or more and any existing cover with respect to an Insured Person shall cease upon their attaining that age. This will not prejudice any entitlement to claim benefits, which has arisen before an Insured Person has attained the age of eighty-five (85) years.

3. Excess Period applying to Section 1 of this Policy

The Excess Period is calculated from the first date of the Insured Person's Temporary Total Disablement or Temporary Partial Disablement, following the Accident causing an Injury or following the date that a Sickness first manifests itself.

4. Due Diligence

You and all Insured Person(s) or their legal representatives will exercise due diligence in doing all things to avoid or reduce any liability under this Policy.

5. When We do not pay a Benefit Amount

5.1 When the Accident and / or Sickness Event is not covered by this Policy or the terms of this Policy exclude, restrict or limit cover We may decline to pay a claim in accordance with Our right to do so.

5.2 A Benefit Amount is not payable for an Injury under the Sickness Events.

5.3 A Benefit Amount is not payable for a Sickness under the Injury Events.

6. Notice of Claim

You or any person entitled to claim under this Policy must give Us written notice of any Accident, Injury, Sickness, personal injury or disease which is likely to give rise to a claim, within thirty (30) days, or as soon as is reasonably practicable, of becoming aware of this Accident, Injury, Sickness, personal injury or disease.

You or any such person must at Your / their expense give Us such certificates, information and other documentation as We may reasonably require.

You should notify Your Insurance Adviser about the circumstances likely to result in a claim. They will have You complete Our claim form as part of the submission for Your claim.

7. Notices

7.1 All notifications by You or the Insured Person shall be given in writing to SRS at the address stated in the Schedule.

7.2 All notifications by SRS to You and or the Insured Person shall be given in writing to You at the Insured Address stated in the Schedule.

8. Medical Examination

At Our expense, We shall be entitled to have any Insured Person, who is the subject of a claim under this Policy, to be medically examined by a Doctor of Our choice. On the death of the Insured Person, if We are to consider a Benefit Amount for their death, We shall be entitled at our expense to have a post mortem examination carried out. We will give the Insured Person or their legal representative, reasonable notice of Our requirement for examination. You and or the Insured Person or their legal representatives agree to such examination as We may require and to comply without undue delay to Our request for this examination.

9. Subrogation

When We pay any amount under this Policy, You and the Insured Person or their legal representative agree that We shall be subrogated to all of Your rights and the rights of each Insured Person or their legal representative to recover against any person or entity and You and the Insured Person or their legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is necessary to enable Us to secure such rights. Neither You nor the Insured Person nor their legal representative shall take action or wilful inaction after We have paid any amount, which will prejudice Our rights to subrogation.

10. Seeking medical advice

Any amount shall not be payable unless the Insured Person, as soon as possible after the happening of any Injury, personal injury or the manifestation of any Sickness or disease giving rise to a claim under this Policy, obtains and follows the appropriate medical advice and treatment of a Doctor.

11. Other Insurance

In the event of a claim You and the Insured Person must advise Us about any other insurance, scheme or arrangement they or You may have or have access to which provides a benefit for the same Accident, Event or other matter the subject of the claim, and from which You or they are entitled to seek payment or compensation, even if You or they elect not to or fail to seek payment or compensation.

12. Assistance and Co-operation

You and the Insured Person shall cooperate with Us and, upon Our request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any others who may be liable to You or the Insured Person. You or the Insured Person agree to attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses and shall not, except at Your own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of an Accident.

13. Change of Business / personal activities

You and the Insured Person must inform Us as soon as is reasonably practicable of any alteration in Your or their business or personal activities which increases the risk of Accident, Injury or Sickness to the Insured Person or which could reasonably be expected to increase the possibility of a claim being made under this Policy.

14. Currency

All amounts shown in this Policy are shown in Australian Dollars unless otherwise specified in the Schedule.

15. Payment of Premium

Indemnity under this Policy is in consideration of the payment of the Premium. The Premium shall be paid within forty-five (45) days of commencement of this Policy. In the event of non-payment, the Policy may be cancelled.

16. Cancellation

You may cancel this Policy or the Insured Person may cancel their interest in this Policy at any time by giving Us written notice. If We have paid or are likely to pay any amount under this Policy, there is no refund of any Premium for any remaining Period of Insurance. Otherwise, when You choose to cancel this Policy or the Insured Person chooses to cancel their interest in this Policy before the usual expiry date, We shall return a pro-rata proportion of the Premium for the remaining Period of Insurance, less a cancellation fee of twenty percent (20%) of the unexpired Premium and GST and Stamp Duty which applies. We shall deduct this amount from any return premium. SRS' fee is deemed earned at commencement of the Period of Insurance and is not refundable.

We may cancel this Policy or any Section, Cover for an Event or part thereof, for any of the reasons set forth in the Insurance Contracts Act (Cth) 1984 by issuing a notice in writing in accordance with that Act. If We have paid any amount under this Policy, there is no refund of any Premium for any remaining Period of Insurance. Otherwise, We shall return a pro-rata proportion of the Premium for the remaining Period of Insurance, less a cancellation fee of twenty percent (20%) of the unexpired Premium and GST and Stamp Duty which applies. We shall deduct this amount from any return premium. SRS' fee is deemed earned at commencement of the Period of Insurance and is not refundable.

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17. Goods and Services Tax

The amount payable by You or the Insured Person as relevant, for this Policy, includes an amount for GST.

The amount We pay for vocational tuition and advice is GST inclusive.

When We pay a claim, Your GST status will determine the amount We pay.

If You are

- Not registered for GST, the amount We pay is the Limit of Liability or other applicable policy sub-limit being inclusive of GST
- Registered for GST, the amount We pay is the Limit of Liability or other applicable policy sub-limit less any Input Tax Credit (ITC) to which You are entitled or would be entitled if You made a relevant acquisition. This ITC may be claimable within Your BAS.

You must advise Us of Your ABN Number and Taxable Percentage. Any GST liability arising from Your incorrect advice is payable by You.

We will pay the claim by reference to the GST exclusive amount of any supply made by any business of Yours which is relevant to the claim. GST, ITC, Business Activity Statement (BAS) and Acquisition have the same meaning as given to those words in a New Tax System (Goods and Services Tax) Act 1999 and related legislation and amendments. Taxable Percentage is Your entitlement to an Input Tax Credit on Your amount payable as a percentage of the total GST on that amount.

18. Governing Law

This Policy shall be interpreted in accordance with the laws of Australia. Any disputes relating to interpretation will be submitted to the exclusive jurisdiction of the Courts of Australia.

General Exclusions Applying to all Sections of this Policy

1. We shall not pay any claim which:

- 1.1 Results from an Insured Person engaging in or taking part in:
 - 1.1.1 flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
 - 1.1.2 training for or participating in professional sports of any kind.
- 1.2 Results from any intentional self-inflicted injury, suicide, or any illegal or criminal act committed by You or an Insured Person.
- 1.3 Results from war (whether declared or not) invasion, civil war, rebellion, revolution in Iraq, Afghanistan or Your Country of Domicile.
- 1.4 Is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
- 1.5 Results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel, other than a claim covered under the Biological / Chemical / Nuclear Terrorism Limit of Liability.
- 1.6 Results from an Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life).