

Additional Information Page

CATEGORY:	A
INSURED PERSONS:	All Directors, Executives, Employees and Members
OPERATION OF COVER:	The insurance being provided under this policy shall only apply whilst on a journey as defined.
NUMBER OF PERSONS:	1,350 Persons
AGE LIMITATION:	Below 85 years; Age Limitations applies for 75 years or over
TERRITORIAL LIMITS:	Australia-wide
SANCTIONS:	We will not pay benefits, loss, costs or expense arising out of any claim to the extent that trade or economic sanctions or other laws or regulations prohibit the insurer, its parent company or its ultimate controlling entity from providing the insurance

AGGREGATE LIMITS OF LIABILITY:

Any one Accident or Occurrence (A)		\$	5,000,000
Non Scheduled	Single Engine		Not Insured
	Multi-Engine		Not Insured
	Helicopter		Not Insured

COVERAGE SECTION(S):

SUM INSURED (Per Person)

Part A – PERSONAL ACCIDENT & SICKNESS:

Event 1	Accidental Death	\$	150,000
Events 2-19	Disablement	\$	150,000

Part B – WEEKLY INJURY BENEFIT:

All Directors, Executives, Employees and Members	100% of income to a max. of	\$	1,500
Excess Period	7 days		
Benefit Period	104 weeks		

Part C – FRACTURED BONES:

\$ 5,000

Part D – INJURY RESULTING IN LOSS OR DAMAGE TO TEETH:

Limit per Tooth	\$	250
Lump Sum Benefits	\$	2,000

ADDITIONAL COVER

Accidental H.I.V. Infection Benefit		\$	30,000
Accommodation and Transport Expenses		\$	10,000
Carjacking Benefit – Excess and Vehicle Hire		\$	5,000
Carjacking Assault Benefit		\$	5,000
Chauffeur Services		\$	2,500
Childcare Benefit		\$	5,000
Corporate Image Protection		\$	15,000
Coma Benefit	\$500 per week up to a max. of		26 Weeks
Dependent Child Supplement	\$10,000 per dependent child up to a max. of	\$	30,000
Education Fund Benefit		\$	5,000
Emergency Home Help	\$500 per week up to a max. of		26 Weeks
Funeral Expenses Benefit		\$	7,500
Independent Financial Advice Benefit		\$	5,000
Modification Benefit		\$	10,000
Orphan Benefit	\$10,000 per dependent child up to a max. of	\$	30,000
Out of Pocket Expenses		\$	5,000
Partner Retraining Benefit		\$	10,000
Premature Birth/Miscarriage Benefit		\$	5,000
Replacement Staff/Recruitment Costs	Per Employee	\$	5,000

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Return to Work Assistance		\$	20,000
Student Tutorial Costs	\$500 per week up to a max. of		26 Weeks
Terrorism Injury Benefit	Per person	\$	20,000
	Aggregate	\$	200,000
Tuition or Advice Expenses		\$	4,500
Unexpired Membership Benefit		\$	3,000
Witnessing Terrorism Benefit		\$	5,000

SUPPLEMENTARY INFORMATION

NON-MEDICARE MEDICAL EXPENSES

If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to:

- a) Provide services, without payment, to an educational, religious, charitable or benevolent organisation; or
- b) Engage in a sporting activity:
 - i. In the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
 - ii. As an official, or otherwise to assist in the conduct of the sporting activity; or
 - iii. In his or her capacity as an elected or appointed official of a sporting organisation; or
- c) Engage in youth activities organised by a voluntary organisation (for example, the Scout Association of Australia); or
- d) Undertake an activity that is part of an employment, education, training or youth program, or initiative administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workers compensation does not apply), the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of \$5,000. An excess of \$50 applies to each and every claim.

No Cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above)

Non-Medicare Medical Expenses means expenses:

- a) Incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) Paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
 - o Medical
 - o Surgical
 - o X-ray
 - o Chiropractic
 - o Osteopathic
 - o Physiotherapy
 - o Hospital
 - o Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Any benefit payable under Non-Medicare Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

In all other respects the PDS remains unchanged.

POLICY WORDING:

Chubb Journey Accident Policy Wording 16PDSJA03