POLICY SCHEDULE

BUSINESS TRAVEL

POLICYHOLDER

University of Technology, Sydney and/or any other affiliated body and/or institution and/or institution and/or associations (now existing or hereinafter acquired, formed, taken over or incorporated) and associated and/or related companies or organisations (for whose insurances the University of Technology, Sydney are or become responsible for) and all other parties named in the records of the University of Technology, Sydney herein and any other entities named in the policy.

PERIOD OF INSURANCE

(a) from 4.00pm on 01 day of November 2016 Local
to 4.00pm on 01 day of November 2017 Time
(b) or any further period for which renewal has been agreed

BASE PREMIUM	$	415,000.00
GST	$	2,620.37
STAMP DUTY	$	0.00
TOTAL	$	417,620.37

Which amounts are provisional and shall be adjusted in accordance with the Conditions of this Policy.

Premiums are in Australian Dollars (AUD)

CLAIMS ADMINISTRATION

Corporate Services Network (CSN)

GEOGRAPHICAL LIMITS

Worldwide

PRIVATE LEISURE TRAVEL

Included

DEFINITION

Cover under this Policy applies whilst an Insured Person is engaged in a Journey undertaken on the Insured's business, including any incidental private travel for a maximum of 365 days for Category A & 90 days for Category B.

Category A

The coverage afforded by this policy shall only apply whilst the Insured Person is engaged on Authorised Business Travel which shall be deemed to mean, travel undertaken on the business of the Insured and/or the Insured Person, authorised by the Insured provided such travel involves a destination outside a radius of 50 km and provided such travel excludes every day travel to and from work. Authorised Business Travel shall also include associated holiday travel. Cover also extends to include directors of the Insured and accompanying family members for private holiday travel outside Australia. Such cover shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey and be continuous on a full-time 24 hour basis until the Insured Person returns to their normal residence or place of business, whichever first occurs. If applicable cover shall also include accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Insured Person.

Category B

The coverage afforded by this policy shall only apply whilst the Insured Person is engaged on Authorised Business Travel which shall be deemed to mean, travel undertaken on the business of the Insured and/or the Insured Person, authorised by the Insured provided such travel involves a destination outside the Insured Persons Country of Residence. Authorised Business Travel shall also include associated holiday travel. Cover also extends to include directors of the Insured and accompanying family members for private holiday travel outside Australia. Such cover shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey and be continuous on a full-time 24 hour basis until the Insured Person returns to their normal residence or place of business, whichever first occurs first. If applicable cover shall also include accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Insured Person.

LISTED COVERED PERSONS FOR PRIVATE LEISURE TRAVEL

Category A

All Employees, Directors, Spouses and dependant children, students and consultants whilst travelling on the business of the Insured.

Category B

All visitors and Guest Speakers travelling to Australia on behalf of the Insured.

SCOPE OF COVER

Cover under this Policy applies whilst a Covered Person is on a Journey (as defined for each category of Covered Persons)

COVERED PERSONS

Category A

All Employees, Directors, Spouses and dependant children, students and consultants whilst travelling on the business of the Insured.

Category B

All visitors and Guest Speakers travelling to Australia on behalf of the Insured.

Benefit Limits are in Australian Dollars (AUD)

JOURNEY DEFINITION

Category A

The coverage afforded by this policy shall only apply whilst the Insured Person is engaged on Authorised Business Travel which shall be deemed to mean, travel undertaken on the business of the Insured and/or the Insured Person, authorised by the Insured provided such travel involves a destination outside a radius of 50 km and provided such travel excludes every day travel to and from work. Authorised Business Travel shall also include associated holiday travel. Cover also extends to include directors of the Insured and accompanying family members for private holiday travel outside Australia. Such cover shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey and be continuous on a full-time 24 hour basis until the Insured Person returns to their normal residence or place of business, whichever first occurs. If applicable cover shall also include accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Insured Person.

Category B

Cover under this Policy applies whilst an Insured Person is engaged in a Journey undertaken on the Insured's business, including any incidental private travel for a maximum of 90 days for Category B.
The coverage afforded by this policy shall only apply whilst the Insured Person is engaged on Authorised Business Travel which shall be deemed to mean, travel undertaken on the business of the Insured and/or the Insured Person, authorised by the Insured provided such travel involves a destination outside the Insured Persons Country of Residence. Authorised Business Travel shall also include associated holiday travel. Cover also extends to include directors of the Insured and accompanying family members for private holiday travel outside Australia. Such cover shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey and be continuous on a full-time 24 hour basis until the Insured Person returns to their normal residence or place of business, whichever first occurs first. If applicable cover shall also include accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Insured Person.

SECTION 1 - PERSONAL ACCIDENT AND SICKNESS

PART A - LUMP SUM BENEFITS

Category A

Accidental Death - Event 1		
7 x salary. Maximum Sum Insured	$	250,000
Dependent Child	$	20,000
Spouse/Partner	$	20,000
Bodily Injury - Events 2-19		
7 x salary. Maximum Sum Insured	$	250,000
Dependent Child	$	20,000
Spouse/Partner	$	20,000
Category B		
Accidental Death - Event 1		
7 x salary. Maximum Sum Insured	$	250,000
Dependent Child	$	20,000
Spouse/Partner	$	20,000
Bodily Injury - Events 2-19		
7 x salary. Maximum Sum Insured	$	250,000
Dependent Child	$	20,000
Spouse/Partner	$	20,000

PART B - BODILY INJURY BENEFITS

Category A		
Resulting in Surgery - Events 20-24	$	20,000
Weekly Benefits - Events 25-26	$2,000 X 156 weeks	
Not Exceeding % of Covered Persons Salary		85%
Excess Period		7 days
Category B		
Resulting in Surgery - Events 20-24	$	20,000
Weekly Benefits - Events 25-26	$2,000 X 156 weeks	
Not Exceeding % of Covered Persons Salary		85%
Excess Period		7 days

PART C - SICKNESS BENEFITS

Category A		
Resulting in Surgery - Events 27-30	$	20,000
Weekly Benefits - Events 31-32	$2,000 X 156 weeks	
Not Exceeding % of Covered Persons Salary		85%
Excess Period		14 days
Category B		
Resulting in Surgery - Events 27-30	$	20,000
Weekly Benefits - Events 31-32	$2,000 X 156 weeks	
Not Exceeding % of Covered Persons Salary		85%
Excess Period		7 days

PART D - FRACTURED BONES

Lump Sum Benefits - Events 33-41		
Category A	$	3,000

Category B	$	3,000
PART E - LOSS OF TEETH OR DENTAL PROCEDURES		
Lump Sum Benefits - Events 42-43		
Category A	$	1,000
Category B	$	1,000
All Categories - Limit per Tooth	$	250
SECTION 1 - EXTENSIONS APPLICABLE TO ALL CATEGORIES		
Corporate Image Protection	$	15,000
Dependent Child Supplement		
Lump sum per Dependent Child	$	15,000
Maximum benefit any one family	$	30,000
Independent Financial Advice	$	7,500
Partner Retraining Benefit	$	15,000
Spouse/Partner Accidental Death Benefit	$	25,000
Tuition or Advice Expenses		
Per month	$	750
Maximum number of months		6
SECTION 2 - KIDNAP & RANSOM / EXTORTION COVER		
Category A		
Maximum per event	$	500,000
Sub Limit		
Trauma Counselling		
Per Visit	$	500
Maximum per Covered person	$	5,000
Category B		
Maximum per event	$	500,000
Sub Limit		
Trauma Counselling		
Per Visit	$	500
Maximum per Covered person	$	5,000
SECTION 3 - HIJACK & DETENTION		
Category A		
Daily Benefit	$	200
Maximum number of days		30
Maximum amount payable	$	6,000
Legal Costs	$	10,000
Category B		
Daily Benefit	$	200
Maximum number of days		30
Maximum amount payable	$	6,000
Legal Costs	$	10,000

SECTION 4 - MEDICAL & ADDITIONAL EXPENSES & CANCELLATION &

CURTAILMENT EXPENSES

Category A

Medical & Additional Expenses		
Sum Insured	$Unlimited	
Excess	$Nil	
Sub Limits		
Dentures	$	2,500
Ongoing Medical Expenses outside of Australia	$	50,000
Reasonable Funeral Expenses	$	50,000
Cancellation & Curtailment Expenses		
Sum Insured	$10000	
Excess	$	200

Category B

Medical & Additional Expenses		
Sum Insured	$Unlimited	
Excess	$Nil	
Sub Limits		
Dentures	$	2,500
Ongoing Medical Expenses outside of Australia	$	50,000
Reasonable Funeral Expenses	$	50,000
Cancellation & Curtailment Expenses		
Sum Insured	$10000	
Excess	$	200

SECTION 4 – EXTENSIONS

Category A

Continuous Worldwide Bed Confinement		
Daily Benefit	$	100
Maximum number of days		60
Financial Insolvency		
Per Covered Person	$	10,000
HIV/AIDS contracted through Bodily Injury or Accident	$	60,000
Trauma Counselling		
Per Visit	$	500
Maximum per Covered Person	$	5,000

Category B

Continuous Worldwide Bed Confinement		
Daily Benefit	$	100
Maximum number of days		60
Financial Insolvency		
Per Covered Person	$	10,000
HIV/AIDS contracted through Bodily Injury or Accident	$	60,000
Trauma Counselling		
Per Visit	$	500
Maximum per Covered Person	$	5,000

SECTION 5 – EMERGENCY ASSISTANCE

International SOS (ISOS)

SECTION 6 – LOSS OF DEPOSITS

Category A

Sum Insured	$	10,000
Excess	$	200

Category B

Sum Insured	$Unlimited
Excess	$Nil

SECTION 7 – BAGGAGE, ELECTRONIC EQUIPMENT & MONEY

Category A

Baggage / Business Property		
Sum Insured	$	10,000
Excess	$	200
Limit any one item	$	5,000
Deprivation of Baggage	$	3,000
Electronic Equipment	$	10,000
Excess	$	200
Fraudulent use of Money/Travel Documents	$	3,000
Money/Travel Documents	$	5,000
Excess	$	200

Category B

Baggage / Business Property		
Sum Insured	$	20,000
Excess	$Nil	
Limit any one item	$	2,500
Deprivation of Baggage	$	5,000
Electronic Equipment	$	10,000
Excess	$	250
Fraudulent use of Money/Travel Documents	$	3,000
Money/Travel Documents	$	5,000
Excess	$Nil	

SECTION 7 – EXTENSIONS

Category A

Identity Theft	$	5,000
Keys & Locks	$	1,000

Category B

Identity Theft	$	20,000
Keys & Locks	$	2,000

SECTION 8 – ALTERNATIVE EMPLOYEE/RESUMPTION OF ASSIGNMENT EXPENSES

Category A

Sum Insured	$	10,000

Category B

Sum Insured	$	20,000

SECTION 9 - PERSONAL LIABILITY

Category A		
Sum Insured	$	5,000,000
Category B		
Sum Insured	$	10,000,000

SECTION 9 - EXTENSIONS

Category A		
Court Attendance		
Daily Benefit	$	100
Maximum Benefit	$	1,000
Category B		
Court Attendance		
Daily Benefit	$	100
Maximum Benefit	$	1,000

SECTION 10 - RENTAL VEHICLE EXCESS WAIVER

Category A		
Sum Insured	$	5,000
Category B		
Sum Insured	$	5,000

SECTION 10 - EXTENSIONS

Category A		
Excess and/or no claim reimbursement	$	2,000
Motor Vehicle Hire		
Weekly Benefit	$	500
Maximum Amount	$	2,500
Category B		
Excess and/or no claim reimbursement	$	2,000
Motor Vehicle Hire		
Weekly Benefit	$	500
Maximum Amount	$	2,500

SECTION 11 - EXTRA TERRITORIAL WORKERS' COMPENSATION

Category A		
Weekly Benefit per Covered Person	$	1,000
Damages, Costs & Expenses, any one accident	$	2,000,000
Category B		
Weekly Benefit per Covered Person	$	1,000
Damages, Costs & Expenses, any one accident	$	1,000,000

SECTION 12 - MISSED TRANSPORT CONNECTION

Category A		
Sum Insured	$	10,000

Category B		
Sum Insured	$	10,000
SECTION 13 - OVERBOOKED FLIGHT		
Category A		
Sum Insured	$	2,500
Category B		
Sum Insured	$	2,500
SECTION 14 - POLITICAL & NATURAL DISASTER EVACUATION		
Category A		
Evacuation Expenses	$	50,000
Reasonable accommodation costs		
Per Day	$	250
Maximum number of days		14
Category B		
Evacuation Expenses	$	20,000
Reasonable accommodation costs		
Per Day	$	250
Maximum number of days		14
SECTION 15 - SEARCH & RESCUE EXPENSES		
Category A		
Per Covered Person	$	20,000
Category B		
Per Covered Person	$	20,000
AGGREGATE LIMITS OF LIABILITY		
The following Limits are applicable for all Categories where insured		
Sections 1 & 2		
Any one Period of Insurance	$	10,000,000
Sub Limits of Liability		
Non-scheduled aircraft	$	1,000,000
War and/or Civil war - Maximum Liability for any one event	$	500,000
War and/or Civil war - Total Liability for all claims under the Policy during any one Period of Insurance	$	1,000,000
Section 4 Extension - Financial Insolvency	$	50,000
Section 11 - Extra Territorial Workers' Compensation	$	5,000,000
Section 14 - Political & Natural Disaster Evacuation	$	250,000
Section 15 - Search & Rescue Expenses	$	100,000

ADDITIONAL ENDORSEMENTS

MEDICAL EQUIPMENT

It is hereby declared and agreed that cover is extended to include assistive or medical equipment (wheelchairs, portable commodes etc) as required by physically impaired travellers. Overall limit for medical/assistive equipment is $50,000.
An allowance has been made for Simon Darcy's annual travel.Overbooked flights expenses: $20,000

LOST WAGES
Description of Cover
The insurer will reimburse an insured person for their loss of income attributed to the time taken from work solely as a result of an insured person's efforts to correct their financial records that have been altered due to identity guard. Payment of lost wages includes compensation for whole or partial unpaid workdays. An insured person must take these unpaid days within 12 months of making an identity guard claim and the maximum compensation for lost wages is $1,000.
Obligation To Pay - Description of Cover
If any credit accounts and or bank accounts were opened in an insured person's name without their authorisation, the insurer will pay an insured person up to $5,000 for their actual loss from the unauthorised account. The insurer will pay up to $5,000 for an insured person's legal obligation to pay a creditor when the account was created as part of their identity guard.

MISCELLANEOUS EXPENSES
Description of Cover
The insurer will reimburse up to $5,000 for the following expenses:
(a) The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity guard;
(b) The cost of obtaining legal copies of documents related to an insured person's identity guard, long distance telephone calls, and certified mail reasonably incurred as a result of an insured Person's efforts to report an identity guard or to correct their financial and credit records that have been altered as a result of their identity guard;
(c) The cost of contesting the accuracy or completeness of any information contained in an insured person's credit history as a result of their identity guard;
(d) The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when a claim is made.
Definitions
Suit means a civil proceeding seeking monetary damages as a result of identity guard, or a criminal proceeding in which you or the insured person is charged with illegal acts committed by someone else while engaged in the theft of an insured person's identity.
Identity Guard means the unauthorized and/or illegal use of an

insured person's personal information such as their name or drivers licence to open credit accounts and/or bank accounts that they did not authorise.

Credit Accounts means any credit arrangements from a financial institution for personal use, such as credit card account or a car/home/personal loan account.

Income means

(a) With regards to a salaried insured person, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or

(b) With regards to a T.E.C. (i.e. total employee cost) or salary package insured person, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or

(c) With regards to a self-employed insured person, the average gross weekly income earned frompersonal exertion after the deduction of all business expenses necessarily incurred in earning that income; all derived during the 12 calendar months period immediately preceding the injury giving rise to the claim under this Policy.

CONDITIONS

1. The fraudulent account must have been opened in an insured person's name without their authorisation.
2. Any false charge or withdrawal from the unauthorized opened account must be verified by an insured person's financial institution.
3. Coverage for false charges is limited to the amount an insured person is held liable for by the financial institution or the maximum sum insured whichever is the lesser.
4. The insurer will be permitted to inspect an insured person's financial records.
5. You and the insured person will cooperate with the insurer and help the insurer to enforce any legal rights an insured person or the insurer may have in relation to their identity guard; this may include an insured person's attendance at depositions, hearings and trials, and giving evidence as necessary to resolve their identity guard.

Limits On Liability

The insurer's maximum liability per person under is $5,000 for any one event and cannot exceed an annual aggregate of $10,000. Our maximum liability under this benefit in any one policy period is $50,000 for all insured persons.

In the Event of a Claim under this section you or the insured person must:

1. Call us to make a claim within 48 hours of discovering the identity guard to obtain proper forms and instructions;

2. File a police report within 48 hours of discovering the identity guard;
3. Notify the insured person's bank(s) or credit account issuer(s) of the identity guard within 24 hours of discovering the identity guard;
4. Complete and return any claims forms including an authorization for us to obtain records and other information such as credit reports (if applicable) within 30 days of the original claim (see 1 above);
5. Provide proof that it was necessary to take time away from an insured person's work if they make a claim for lost wages. The insurer will ask an insured person to submit proof from their employer that they took
unpaid days off, and they must have this information notarised;
6. Send us copies of any demands, notices, summonses, complaints, or legal papers received in connection with a covered loss;
7. Take all reasonable and prudent action to prevent additional damage to an insured person's identity.

Exclusions - In addition to the General Exclusions applying to all Sections

The insurer will not pay for any claim which arises directly or indirectly from, or is caused by:
1. Monetary losses other than the out-of-pocket expenses related to the resolution of an insured person's identity guard outlined in this policy other than under Section 14C - Obligation to Pay;
2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
3. Requesting credit reports before the discovery of an insured person's identity guard;
4. Taking time from self-employment or workdays that will be paid by an insured person's employer in order to correct their financial records that have been altered due to identity guard;
5. Any expenses submitted more than 12 months from the time the identity guard was reported.

EMERGENCY ASSISTANCE PROVIDER

It is hereby declared and agreed that the Insured has elected to use ISOS for emergency medical evacuations and all reference to AHI Assist is deleted in relation to the Policy.
ISOS service or case fees are not covered under this Insurance policy. All other medical evacuation costs will be covered in accordance with the terms and conditions of the Policy.

SECTION 1 - PERSONAL ACCIDENT

Event 2 - PTD is excluded whilst participating in any sporting event.

DIFFERENCE IN CONDITIONS

DIFFERENCE IN CONDITIONS

It is hereby declared and agreed that the insurer guarantee to provide as a minimum, no less cover in conditions than existed under the expiring University of Technology, Sydney Corporate Travel policy number 0029651 through Accident & Health International Underwriting Pty Ltd which expires 1 November 2016.

POLICY TYPE

Vertex Business Travel 1114

GENERAL INSURANCE CODE OF PRACTICE

Most general insurance companies in Australia are signatories to the General Insurance Code of Practice. The Code has been developed to raise service standards, improve the way claims and complaints are handled and improve consumers' understanding of insurance. If You would like more information about the code, please go to www.codeofpractice.com.au.

DISPUTE RESOLUTION PROCESS

Each insurer has its own dispute resolution process, so if you have a complaint relating to the insurance policy or any service that has been provided, please contact us at Aon and we will provide you with information on how to contact the insurer. If you are not satisfied with the way the insurer has handled your complaint, the insurer will provide you with detail of the available external dispute resolution services, such as the Financial Ombudsman Service, if it is applicable to your dispute.

If You have a complaint regarding Aon's services, please contact your Aon Client Relationship Manager or your local Aon office.

INSURER	POLICY NUMBER	PROPORTION
ACE Insurance Limited A.B.N. 23 001 642 020 28-34 O'CONNELL STREET SYDNEY NSW 2000	01PP532500	100.0000%

ACE Insurance Limited

Privacy Statement

ACE Insurance Limited (ACE) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.acegroup.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the ACE Group of companies, (such as the regional head offices of ACE located in Singapore, UK or USA) or third parties with whom we, or those other ACE Group entities, have sub-contracted to provide a specific service for us and these may be outside of Australia. In particular, certain business process functions of ACE are performed by a dedicated servicing unit located in the Philippines. Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@acegroup.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@acegroup.com.

INSURER POLICY NUMBER PROPORTION