

Chubb Business Travel Insurance: Nesiah 2022/2023

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed (AUS \$).

Section 1: Personal Accident & Sickness

Category	Table of Events	Part A - Lump Sum Benefits
2	Event 1 - Accidental Death	25,000
	Events 2-19	250,000

Category	Spouse Not Earning Salary	Dependent Children Accidental Death SI (\$)
1,2	250,000	25,000

Category	Part B - Bodily Injury Resulting in Surgery - Benefits	Part C - Sickness Resulting in Surgery - Benefits
1,2	20,000	20,000

Category	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	2,000 X 156 weeks	Up to 85.00%	14
2	0 X 0 weeks	Up to 0.00%	0

Category	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1,2	0 X 0 weeks	Up to 0.00%	0

Category	Part D - Fractured Bones – Lump Sum Benefits	Part E – Loss of Teeth or Dental Procedures – Limit per Tooth	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1,2	3,000	250	1,000

Section 1: Extensions

Category	Air or Road Rage Benefit	Carjacking Assault Benefit
1,2	5,000	5,000

Category	Chauffeur Services	Childcare Benefit
1,2	2,500	5,000

Category	Coma Benefit – Weekly Amount	Coma Benefit – Maximum Weeks
1,2	500	26
Category	Corporate Image Protection	Death by Specified Sickness
1,2	15,000	50,000
Category	Dependent Child Supplement – Per Child	Dependent Child Supplement – Maximum Per Family
1,2	10,000	25,000
Category	Domestic Help Expenses – Per Week	Domestic Help Expenses – Maximum Weeks
1,2	500	26
Category	Education Fund Benefit	Education Fund – Maximum Per Family
1,2	5,000	25,000
Category	Executor Emergency Cash Advance	Independent Financial Advice
1,2	7,500	7,500
Category	Modification Expenses	
1,2	10,000	
Category	Orphan Benefit – Per Child	Orphan Benefit – Maximum Per Family
1,2	10,000	30,000
Category	Out of Pocket Expenses	Premature Birth/Miscarriage Benefit
1,2	5,000	5,000
Category	Reconstructive or Cosmetic Surgery Benefit	Replacement Staff/Recruitment Expenses
1,2	20,000	5,000
Category	Spouse/Partner Accidental Death Benefit	Spouse/Partner Retraining Benefit
1,2	25,000	15,000
Category	Student Tutorial Expenses – Per Week	Student Tutorial Expenses – Maximum Weeks
1,2	500	26
Category	Terrorism Injury Benefit	Terrorism Injury – Aggregate Maximum
1,2	20,000	200,000
Category	Tuition or Advice Expenses	Unexpired Membership Benefit
1,2	750 per month, payable up to 6 months	3,000

Section 2: Kidnap & Ransom/Extortion Cover

Category	Maximum Per Event
1,2	1,000,000

Section 2: Extensions

Category	Public Relations Benefit
1,2	15,000

Section 3: Hijack & Detention

Category	Sum Insured	Daily Benefit	Maximum Days	Legal Costs
1,2	6,000	200	30	20,000

Section 4: Medical, Evacuation & Additional Expenses

Category	Medical & Additional Expenses	Excess
1,2	Unlimited	0

Category	Reasonable Funeral Expenses	Ongoing Medical Expenses	Dentures
1,2	50,000	50,000	2,500

Section 4: Extensions

Category	Continuous Worldwide Bed Confinement – Daily Benefit	Continuous Worldwide Bed Confinement – Maximum Number of Consecutive Days
1,2	200	30

Category	Non-Medical Incidental Expenses – Daily Benefit	Non-Medical Incidental Expenses – Maximum Per Hospitalisation
1,2	50	1,500

Category	Uninsured Persons Evacuation – Per Person	Uninsured Persons Evacuation – Per Event
1,2	25,000	100,000

Section 5: Emergency Assistance

Category	Included
1,2	YES

Section 6: Cancellation & Disruption

Category	Loss of Deposits
1,2	Unlimited

Category	Cancellation and Curtailment
1,2	Unlimited

Category	Financial Insolvency - Per Covered Person	Financial Insolvency - Annual Aggregate Limit
1,2	10,000	50,000

Section 6: Extensions

Category	Corporate Events – Per Person	Corporate Events – Per Event
1,2	10,000	100,000

Category	Frequent Flyer Points
1,2	10,000

Category	Pet Boarding Expenses
1,2	2,500

Section 7: Baggage, Electronic Equipment & Money

Category	Baggage/Business Property	Excess	Limit any one (1) Item
1,2	20,000	0	2,500

Category	Deprivation of Baggage
1,2	5,000

Category	Electronic Equipment	Excess
1,2	10,000	250

Category	Fraudulent use of Money/Travel Documents
1,2	3,000

Category	Money/Travel Documents	Excess
1,2	5,000	0

Section 7: Extensions

Category	Data Recovery Benefit	Home Burglary Excess
1,2	20,000	2,000

Category	Keys & Locks
1,2	2,000

Category	Repatriation of Belongings
1,2	1,000

Section 8: Alternative Employee and Resumption of Assignment Expenses

Category	Sum Insured
1,2	20,000

Section 9: Personal Liability

Category	Personal Liability
1,2	10,000,000

Section 9: Extensions

Category	Court Attendance - Per Day	Court Attendance - Maximum Amount
1,2	200	2,000

Section 10: Rental Vehicle Excess Waiver

Category	Rental Vehicle Excess Waiver
1,2	5,000

Category	Personal Vehicle Excess Waiver
1,2	2,000

Category	Personal Vehicle – Weekly Hire Benefit
1,2	2,000

Section 10: Extensions

Category	Administrative Expenses
1,2	1,000

Category	Towing Expenses
1,2	1,000

Section 11: Extra Territorial Workers' Compensation

Category	Weekly Benefits	Damages, Costs & Expenses	Aggregate Limit of Liability
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1,2	1,000	1,000,000	1,000,000
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Section 12: Missed Transport Connection

Category	Sum Insured
1,2	10,000

Section 13: Overbooked Flight

Category	Sum Insured
1,2	2,500

Section 14: Political & Natural Disaster Evacuation

Category	Evacuation Expenses Per Person Limit	Accommodation Expenses – Daily Limit
1,2	20,000	250

Category	Accommodation Expenses – Maximum Days	Annual Aggregate
1,2	30	250,000

Section 14: Extensions

Category	Incidental Expenses
1,2	1,000

Category	Specialist Security Services
1,2	20,000

Section 15: Search & Rescue Expenses

Category	Sum Insured	Aggregate Limit of Liability
1,2	20,000	100,000

Section 16: General Extensions Applicable to All Sections of the Policy

Category	Accommodation and Transport Expenses	Identity Theft
1,2	10,000	20,000

Category	Identity Theft – Lost Earnings – Per Day	Identity Theft – Lost Earnings - Maximum
1,2	250	10,000

Category	Mental Illness
1,2	5,000

Category	Trauma Counselling
1,2	5,000

Aggregate Limit of Liability:

Section 1 Aggregate Limit of Liability - Any one Period of Insurance:	6,000,000
Section 1 Aggregate Limit of Liability - Non-Scheduled Flights:	500,000
Section 1 and 2 Aggregate Limit of Liability - War and/or Civil War Any One Event	500,000
Section 1 and 2 Aggregate Limit of Liability - War and/or Civil War Any One Period of Insurance	1,000,000

Supplementary Product Disclosure Statement (SPDS)

Section 6: Cancellation and Disruption

Section 6: Extensions

1. The section headed Section 6: Extensions is amended by the addition of the following:

Business Travel and Incidental Private Travel COVID-19 Loss of Deposits, Cancellation and Curtailment Expenses

Loss of Deposits

If:

- (a) during the Period of Insurance; and
- (b) while the person is a Covered Person,

the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey that is not private leisure travel following the necessary alteration or cancellation of the Covered Person's Journey due to:

1. the Covered Person's unexpected death from COVID-19; or
2. the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or
- 3 the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by the relevant health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19; or
4. a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19 or their unexpected death from COVID-19,

We will reimburse the Policyholder or the Covered Person the lesser of:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agent's cancellation fee; or
2. any necessarily incurred additional costs incurred to make alterations to the original Journey arrangements to travel at another time.

The maximum amount We will pay is the amount shown in the Schedule against Section 6 – Loss of Deposits. An Excess may apply for each claim. That Excess is the Excess specified in the Schedule against Section 6 – Cancellation and Disruption.

Cancellation and Curtailment Expenses

If:

- (a) during the Period of Insurance; and

(b) while the person is:

- i. a Covered Person; and
- ii. on a Journey that is not private leisure travel,

the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:

1. the Covered Person's unexpected death from COVID-19; or
2. the Covered Person contracting COVID-19 and being certified by a Doctor as being unable to continue the Journey as planned; or
3. the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by the relevant health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19; or
4. a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19 or their unexpected death from COVID-19,

We will reimburse the Policyholder or the Covered Person the lesser of:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agent's cancellation fee; or
2. any necessarily incurred reasonable additional Travel or Accommodation Expenses and/or out-of-pocket expenses.

The maximum amount We will pay is the amount shown in the Schedule against Section 6 – Cancellation & Curtailment. An Excess may apply for each claim. That Excess is the Excess specified in the Schedule against Section 6 – Cancellation & Disruption.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

What you do not need to tell us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed. If you are a natural person, a different duty of disclosure to the one set out above applies to you.

Please contact us so if you are unsure of the duty of disclosure that applies to you.