

Class of Policy:	Travel Insurance	Policy No:	2300110174
The Insured:	University Of Wollongong	Invoice No:	735115
		Our Ref:	UNIWOL

University Travel Insurance

INSURED:	The University Of Wollongong, UOW Pulse, UOW College & UOW Enterprises
POLICY PERIOD:	From: 4pm on the 31st December, 2019 To: 4pm on the 31st December, 2020
TERRITORIAL LIMIT:	Worldwide
INSURER:	AIG Australia Limited
POLICY WORDING:	Corporate Passport Travel AH PDS JM 12/00851.5
INSURED PERSON(S):	<p>(1) Council members including Governing Body, Chancellor, Deputy or Vice Chancellor, Director General of Education, Members appointed by the Governor-In-Council, Committee Members, Board Members of the Guild, Members of Foundations whilst on University Business including Accompanying Spouses/Partners and Dependent Children whilst on authorised business travel</p> <p>(2) Employees of the Policyholder including Accompanying Spouse/Partners and Dependent Children whilst on authorised business travel of the Policyholder but only in respect of overseas trips.</p> <p>(3) Honorary Employees & Visiting Lecturers during the period of their tenure as a visiting Lecturer.</p> <p>(4) Voluntary Workers whilst on the business of the Policyholder.</p> <p>(5) All Students undertaking journeys associated with post Graduate and under graduate studies, University business or practicum</p> <p>(6) All Employees, voluntary and honorary Employees (including lecturers) of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Children, Accompanying Spouse and Dependant Children</p>
NOMINATED PERSONS:	Nil

AGGREGATE LIMIT OF LIABILITY (General Conditions – Number 7)

Total Liability (a)	\$5,000,000
Unscheduled Flights (b)	\$1,000,000
Kidnap Ransom & Extortion (c)	\$1,000,000
Personal Liability (d)	\$10,000,000
Deductible:	\$250 each and every claim

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DEFINITION OF TRAVEL: Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined:

TRAVEL means travel undertaken on the business of the Insured which is authorised by the Insured and shall include associated leisure travel provided always such travel involves a destination outside a radius of 50 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.

TRAVEL automatically extends to provide cover for Spouses and/or Dependant Children departing after the Insured Person who are travelling directly to join and remain with the Insured Person for the remainder of the Travel. It shall also provide cover for Spouses and/or Dependant Children who have been travelling with the Insured Person but are departing to returning directly to Australia before the Insured Person.

TRAVEL also means personal or non-associated leisure travel for Directors, Chief Financial Officer, Chief Executive Officer, Chief Operating Officer, Company Secretary and Nominated (Named) Executives and their accompanying Spouse and Dependant Children provided always such travel involves:

- a flight or pre-booked overnight stay,
- an Interstate destination, or
- a destination outside Australia

PERIOD OF INDIVIDUAL COVER: Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of 365 consecutive days or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

Section		The Schedule of Compensation Applicable under each Section of this Policy for each Insured Person during each Period of Travel	
1	A	Overseas Medical Expenses	Unlimited
	B	Ongoing Medical Expenses	Included in 1 A
	C	Overseas Medical Evacuation Expenses	Included in 1 A
2		Travel Guard	Included in 1 A
3		Loss of Deposits and Additional Expenses (Please Note sub limits apply – see section 3 for details)	Unlimited
4		Luggage, Personal Effects, Travel Documents and Credit Cards	\$20,000
		Specified Items:	Included in Luggage Limit
		Mislaid Luggage:	\$3,000
		Credit Card Fraud:	\$3,000
		Keys and Locks:	\$1,000
		Money:	\$5,000
5	A	Death & Capital Benefits, Events 1-19	
		(a) (1) Council members including Government Body, Chancellor, Deputy or Vice Chancellor, Director General of Education, Members appointed by the Governor-In-Council, Committee Members, Board Members of the Guild, Members of Foundations whilst on University Business	\$300,000
		(2) Employees of the Policyholder including Accompanying Spouse/Partners and Dependent Children whilst on authorised business travel of the Policyholder but only in respect of overseas trips.	\$250,000
		(3) Honorary Employees & Visiting Lecturers during the period of their tenure as a visiting Lecturer.	\$100,000

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		(4) Voluntary Workers whilst on the business of the Policyholder.	\$100,000
		(5) All Students undertaking journeys associated with post Graduate and under graduate studies, University business or practicum	\$100,000
		(6) All Employees, voluntary and honorary Employees (including lecturers) of the Policyholder	5 Times Annual Salary up to a maximum of \$500,000
		(b) Accompanying Spouse and Dependant Children	\$250,000
		*The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to:	\$20,000
		Broken Bones Benefit, Event 20	\$7,500
		Corporate Image Protection	\$10,000
		Independent Financial Advice	\$5,000
		Trauma Counselling	\$5,000
	B	Weekly Injury Benefit, Event 21	85% of Income to a maximum of \$2,000 per week Aggregate Period 156 Weeks Elimination Period 7 Days
		Domestic Home Help Benefit, Event 23	85% of Income to a maximum of \$1,000 per week Aggregate Period 156 Weeks Elimination Period 7 Days
		Students Tutorial Expenses Benefit, Event 24	85% of Income to a maximum of \$1,000 per week Aggregate Period 156 Weeks Elimination Period 7 Days
	C	Surgical Benefits For Injury	Maximum of \$20,000
		Brain Surgery	\$20,000
		Amputation of a Limb	\$20,000
		Fracture of a Limb Requiring Open Reduction	\$5,000
		Any other Surgical procedure performed under general anaesthetic	\$2,500
	D	Surgical Benefits For Sickness	Maximum of \$20,000
		Open Heart Surgery	\$20,000
		Brain Surgery	\$20,000
		Abdominal Surgery performed under general anaesthetic	\$5,000
		Any other Surgical procedure performed under general anaesthetic	\$2,500
6		Alternative Employee or Resumption of Assignment Expenses	\$10,000
7		Political Risk and Natural Disaster Evacuation Expenses	\$50,000
8		Missed Transport Connection	\$10,000
9		Rental Vehicle Excess Cover	\$5,000
10		Kidnap And Ransom And Extortion	\$500,000
11		Personal Liability	\$10,000,000
12		Extra Territorial Workers Compensation	Included
		Per Week	\$1,000
		Common Law	\$2,000,000
		Any One Loss	\$2,000,000
		Annual Aggregate	\$2,000,000
13	A	Corporate Travellers Family Care – Spouse Accidental Death	\$25,000
	B	Corporate Travellers Family Care – Education Fund	\$15,000
	C	Spouse Retraining	\$15,000
14		Identity Guard	
		a. Legal expenses	\$5,000
		b. Lost Wages	\$1,000
		c. Obligation to Pay	\$5,000

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		d.Miscellaneous Expenses	\$5,000
		Annual Aggregate	\$10,000
15	Search and Rescue Expenses		\$200,000
16	AIG Global Security		Included

ENDORSEMENTS/BENEFITS: Nil

General Advice Warning

In preparing this information, we are providing you with General Advice. This advice has been prepared without taking into account your personal objectives, financial situation or needs. Accordingly, it is important that you read the policy carefully and ensure that the policy and the exclusions are appropriate for your needs. Should you wish us to investigate the terms and conditions of the policy and advise on whether they meet your needs, please let us know.

Important Notice

This coverage summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the policy.