

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755



POLICY SCHEDULE

Policy Type: Corporate travel
Policy Number: 5555471
Insured: Antipodeans - Community Services Tours
Insured Persons: Nominated Insured Persons of the Insured
Period of Insurance: Inception: 11/03/2019 at 4:00 pm (local standard time in Sydney)
Expiry: 11/03/2020 at 4:00 pm (local standard time in Sydney)
Arrangement Date: 11/03/2019
Broker: Gow Gates Insurance Brokers Pty Ltd - Sydney
Policy Wording: CT 01022019
Scope of Cover: Business Travel: Whilst on Journey to a destination outside the Business Travel Radius stated in the Policy Schedule.
Territorial Limits: Worldwide

PREMIUM

Premium: As Agreed

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SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	85
Aggregate Limit of Liability	\$1,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism	\$1,000,000
Policy Currency	AUD
Business Travel Radius (km)	100

Section	Maximum Benefits Payable Each Insured Person
Death and Capital Benefits	\$50,000
Weekly Injury Benefit	\$500
Income Limitation	100%
Deferral period	Nil
Benefit Period	104 Weeks
Broken / Fractured Bones Benefits	\$5,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Childcare Benefit	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit	\$15,000
Dependent Child Supplement Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Driver Services Benefit	\$5,000
Education Fund Benefit	\$22,500
Maximum payable per Dependent Child	\$7,500
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$10,000
Home and Vehicle Modification Benefit	\$10,000
Orphaned Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Partner Accidental Death Benefit	\$30,000
Partner Employment Training Benefit	\$15,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	\$1,000
Medical and Medical Evacuation Expenses	Unlimited
Ongoing Medical Expenses incurred outside Australia limited to	\$50,000

Sydney

Melbourne

Brisbane

Perth

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Hospitalisation Overseas Expenses Benefit	\$6,000
Daily Benefit	\$200
Benefit Period	30 Days
Additional and/or Forfeited Expenses	\$100,000
Corporate Event Benefit	\$5,000
Hijack Benefit	\$30,000
Daily Benefit	\$1,000
Benefit Period	30 Days
Illegal Detention Benefit	\$15,000
Daily Benefit	\$500
Benefit Period	30 Days
Legal Expenses	\$50,000
Missed Transport Connection	\$10,000
Overbooked Flight Benefit	\$2,500
Pet Boarding Expenses Benefit	\$2,500
Repatriation of Mortal Remains / Funeral Expenses	\$50,000
Trauma Counselling Benefit	\$10,000
Loss of Deposits and Cancellation Expenses	\$10,000
Baggage Benefit	\$10,000
Maximum payable for Any One Article	25%
Data Connection Benefit	\$2,000
Data Recovery Benefit	\$5,000
Delayed Baggage	\$2,000
Electronic Equipment	\$5,000
Excess	\$250
Identity Theft Extension Benefit	\$20,000
Lost Keys and Locks	\$1,000
Money Benefit	\$500
Repatriation of Belongings Benefit	\$2,500
Kidnap, Detention, Extortion and Ransom	\$500,000
Maximum payable for Events in Mexico, Central America or South America	\$250,000
Extra Territorial Workers Compensation	\$1,000,000
Hire Vehicle Excess Benefit	\$2,000
Alternative Employee / Resumption of Journey Expenses Benefit	\$10,000
Personal Liability	\$10,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$50,000
Accommodation Expenses	\$7,000
Daily Benefit	\$500
Benefit Period	14 Days
Search and Rescue Expenses	\$20,000
Financial Collapse Benefit	\$25,000

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If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Client Specific Endorsements

ADJUSTABLE PREMIUM

The Premium stated is a minimum and deposit premium and is adjustable upwards by applying the agreed rates to declared travel during the Period of Insurance.