



Corporate Travel Policy Schedule

Insured Name: Paddle Australia Limited
Period of Insurance: From 30/06/2018 to 30/06/2019 at 4:00 PM
Policy Number: AN A049337PAD
Policy Wording: QM184 Corporate Travel Insurance
Insured Persons: All directors, employees, officers and consultants of the insured, including accompanying spouse and dependent children, during the time operation of cover.

Time of Operation of Cover: Cover under this Policy will apply while the Insured Person is engaged in Authorised Business Travel.

Cover will commence from the time the Insured Person leaves their normal place of business or normal residence whichever is the point of departure for such travel, and continue on a 24 hour basis until they return to their normal place of business or residence whichever first occurs. It does not include normal travel between the insured person's normal place of residence and place of business for the purpose of attending to or returning from work.

Cover will also include private travel in association with authorised business travel.

Authorised Business Travel will mean travel undertaken by the Insured Person on behalf of the Insured and/or authorised by the Insured but only where such travel is not longer than 6 months and involves an overseas journey or travel within their country of residence provided that within that country any such travel will involve a trip with a destination in excess of 50 kilometres.

Territorial Limits: Worldwide
Except Section K: Kidnap and Ransom which is as per policy

Aggregate Limit of Liability:	The limit applies to Sections A, B, C, H, I, M and Additional Covers	\$5,000,000
	Overseas Medical and Additional Expenses	Unlimited
	Personal Liability	\$5,000,000
	Kidnap and Ransom and Personal Extortion	\$250,000
	Loss of Deposits	Unlimited
	Additional Covers - 1. Extra Territorial Workers	\$1,000,000
	Additional Covers - 2. Environmental and Natural Disaster	\$500,000
	Additional Covers - 3. Political Evacuation cover	\$500,000

We will not pay more than the amount stated below for all claims under Section A arising out of or in connection with

a charter aircraft	\$500,000
a light aircraft	\$500,000
a helicopter	\$0

Schedule of Benefits
AN A049337PAD

**Maximum Individual
Compensation
(Each Insured Person)**

A Capital Benefits		
Capital Benefits scale 1-30	\$	500,000
Additional Capital Benefits		
Broken Bones Additional Capital Benefit		as per policy
B Weekly Benefits - Injury		
Weekly Benefits - 100% of weekly earnings up to a maximum of	\$	2,000
Excluded period of claim is 7 days each and every period of disablement		
We will continue to pay weekly benefits up to a maximum of 156 weeks		
C Weekly Benefits - Illness		
Weekly Benefits - 100% of weekly earnings up to a maximum of	\$	2,000
Excluded period of claim is 7 days each and every period of disablement		
We will continue to pay weekly benefits up to a maximum of 156 weeks		
F Overseas Medical and Additional Expenses		
Medical Expenses		Unlimited
Hospital Expenses		Unlimited
Emergency Dental Expenses	\$	5,000
Emergency Optical Expenses	\$	5,000
Additional expenses		as per policy
G Emergency Travel Assistance		Included - Unlimited
H Baggage and Personal Effects	\$	20,000
I Personal Money Travellers Cheques and Credit Cards		
Personal Money	\$	5,000
Credit Cards or travellers cheques or travel documents		as per policy
J Personal Liability	\$	5,000,000
K Kidnap & Ransom	\$	250,000
L Loss of Deposits and Additional Expenses		
Loss of Deposits	\$	Unlimited
Additional Expenses		as per policy
M Refund of Excess following Collision Damage or Theft	\$	5,000
Additional Covers		
1 Extra Territorial Cover	Maximum limit for any one person	\$ 1,000,000
	Weekly Amount	\$ 1,000
	Common Law Limit	\$ 1,000,000
	Aggregate Limit	\$ 1,000,000
2 Environmental and Natural Disaster Evacuation cover	Any one Event	\$ 500,000
3 Political Evacuation cover	Any one Event	\$ 500,000
4 Family Assistance Cover		
Death of the Insured Persons' Spouse	\$	30,000
Each Dependent Child	\$	15,000
Maximum limit for all Dependent Children any on Family	\$	45,000
5 Additional Cover Back Home		As per policy wording
Damage to Residence		
Domestic Pet Care		
Childcare/Nanny Benefit		

Additional Benefits contained within QM184 Corporate Travel Insurance Policy:

- Broken Bones Additional Capital Benefit - up to \$10,000
- Disappearance Additional Capital Benefit - aligned to Death Benefit within Section A
- Lifestyle Modification Additional Capital Benefit - up to \$20,000
- Surgical Procedures Additional Benefit (resulting from injury or illness) - up to \$20,000
- Rehabilitation Additional Benefit (resulting from injury or illness) - up to \$10,000
- Claims Escalation Additional Benefit (resulting from injury or illness) - index benefit by 7% or CPI which ever is the lesser after 52 weeks of benefits

For full details of terms, conditions and limits applicable to these benefits, please refer to the wording.

Endorsements attaching to and forming part of this quotation:

- Emergency Assistance Provider

QBE's Emergency Assistance Provider for this policy is - QBE Assist - a wholly owned division of QBE Insurance (Australia) Limited.

In case of an emergency, contact QBE Assist from anywhere in the world:

Phone: 61 3 8523 2523

Email: qbeassist@qbe.com

You will be asked for your name (Insured and Insured Person), Policy Number and the Period of Insurance.

Advise the place and telephone number where the Insured Person can be reached and give a brief description of your situation and the nature of help required.

QBE Assist will provide immediate access to specialist care 24 hours a day, 365 days a year.

For full details of cover provided under this section of the policy, please refer to the Policy booklet

- Laptop Computer excess.

It is hereby declared and agreed that laptop computers are subject to an excess of \$250.

- Baggage Sum-limits

It is hereby agreed and declared that the maximum sum insured payable under Section H - Baggage is:

* \$10,000 in respect to electronic equipment

* \$2,500 in respect to each other item

- Leisure Travel Only - Overseas and within the country of residence for directors and senior Executives

This policy extends to cover directors and senior executives of the insured, including their accompanying spouse and accompanying children, for leisure travel commencing during the period of insurance, subject to the terms, conditions and limitations of the Policy.

Leisure travel shall mean a journey which is not longer than 30 days and involves travel overseas or travel within the insured persons country of residence provided that within that country any such travel will involve a trip in excess of 50 kilometres and is not associated with authorised business travel. Cover shall commence from the time the insured person leaves their normal place of residence and continue on a 24 hour basis until the insured person returns to that place.

- Search & Rescue Expenses.

If whilst on a journey an insured person is reported missing and it becomes necessary to instigate a search and rescue operation, we will you reimburse actual costs incurred costs incurred by a recognised rescue provider or the police authorities for such services. The maximum we will pay will be \$20,000 per insured person, to a maximum of \$100,000 in any one period of insurance.

- General exclusions amendment - Professional Sport

Additional exclusions applying to this Policy, 5, is deleted and replaced as follows:

5. participating in or training for any professional sport, other than Paddle sports.

Corporate Travel

QBE Insurance (Australia) Limited

Product Disclosure Statement



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About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact:

- your financial services provider. The contact details for your financial services provider are set out in the Policy Schedule.

Full details of what you must do for us to consider your claim are provided in the 'Claims' section at the end of this booklet. To make a claim under this Policy please contact:

- your financial services provider.

If you're overseas and in need of emergency assistance, please contact 'QBE Assist'.

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers in the world.

Important Information

The information provided in this section includes high level information about the Policy including privacy, our dispute resolution process, how to make a claim and other relevant information.

The Policy Wording section sets out the detailed terms, conditions and exclusions relating to the Policy.

This Policy may be accompanied by a Policy Schedule which will sets out the specific terms applicable to the cover.

Group policies: about your right to claim

This is a group policy which the insured has entered into with us for the period of insurance. You may be eligible to claim under it as a third party beneficiary, provided you met the eligibility criteria specified in the Policy, or under a particular cover, at the time loss or damage occurred.

You can't cancel or vary the Policy - only the contracting insured and we can do this. If the policy is cancelled or varied by us, we don't need to obtain your consent.

We also don't provide you with any notices in relation to this Policy. We only send notices to the insured as it's the only entity we have contractual obligations to.

You're not obliged to accept any of the benefits of this Policy but if you make a claim, you'll be bound by its terms, conditions, limitations and exclusions.

Neither we nor the insured hold the cover(s) or the benefits provided under the Policy on trust or for your benefit or on your behalf. The insured also doesn't:

- Act on behalf of us or you in relation to the Policy
- Provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the Policy or any cover; and
- Receive any remuneration or other benefits from us.

If you're seeking to access the benefit of the Policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice.

Nothing prevents you from entering into other arrangements regarding insurance.

To confirm if you may have access to the Policy, and its currency, please refer to the 'For more information or to make a claim' section at the front of this booklet.

QBE Assist

If you're overseas and need assistance, QBE Assist are on call 24 hours a day, 7 days a week. The following numbers are toll free from a land line. Calls from mobiles will be at your cost.

Country	Telephone	Country	Telephone
Austria	0800 291 702	Japan	00531 616 441
Brazil	0800 891 8401	Malaysia	1800 800 428
Canada	1800 665 3870	Netherlands	08000 226 742
China North	10800 611 0133	New Zealand	0800 441 678
China South	10800 361 0151	Philippines	1800 1611 0045
Fiji	00800 2149	Singapore	800 6161 051
France	0800 90 5097	South Africa	0800 99 3514

Country	Telephone	Country	Telephone
Germany	0800 181 7694	Spain	900 996 167
Greece	00800 6112 6195	Sweden	0200 214 612
Hong Kong	800 933 877	Switzerland	0800 838 533
India	0008006101119	Thailand	001 800 611 2885
Indonesia	001 803 61 683	Turkey	00800 6190 3627
Ireland	1800 552 636	United Kingdom	0800 899 813
Israel	180 945 6589	United States	1800 765 8631
Italy	800 875 100		

If you cannot use the toll free numbers above, please contact us using the contact details below.

Outside Australia: + 61 3 8523 2800 **Within Australia:** 1300 555 019 or (03) 8523 2800

Email: qbeassist@qbe.com

Fax: + 61 3 8523 2815

The General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

Step 1 - Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 - Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

Step 3 - Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's CCU, FOS or the OAIC

How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

How to contact FOS Australia

Phone	1800 367 287 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays)
Email	info@fos.org.au
Online	www.fos.org.au

How to contact the OAIC

Phone	1300 363 992 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Financial claims scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone	1300 558 849 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.apra.gov.au

Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

Our agreement

This Policy is a legal contract between the insured and us and it's made up of the Policy Wording and, if one applies, the Policy Schedule. The insured pays us premium you may be able to claim under the Policy, provided you met the eligibility criteria at the time loss or damage occurred. There are also:

- Conditions and exclusions which apply to specific covers or sections
- General exclusions, which apply to any claim you make
- General conditions, which set out your responsibilities under this Policy
- Claims conditions, which set out your responsibilities when you make a claim, and
- Other terms, which apply to how this Policy operates.

Excesses

If you make a claim you must pay any excess(es) which applies to the cover or section you're claiming under.

How much we'll pay

The most we'll pay for a claim is the sum insured set out in the Policy Schedule for the cover or section you're claiming under, less any excess.

Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

Word or term	Meaning
compensation	the amount or percentage of benefit shown in the compensation tables of this Policy for a payable condition or payable event under each section of this Policy.
country of residence	the country (or countries) which you are a citizen or permanent resident of (i.e. a holder of a multiple entry visa or permit which gives you residency entitlements in such country).
dependant children	yours or your spouse's unmarried dependant children (including step and legally adopted children) who are: <ul style="list-style-type: none"> • under nineteen (19) years of age, or • under twenty five (25) years of age while a full time student; and • primarily dependant upon you or your spouse for maintenance or support.
excess	a sum of money that you might be required to contribute to the amount of any claim.
excluded period of claim	the number of days of disablement after medical treatment by a registered medical practitioner, for which you will not receive a weekly benefit.
illness	any sickness or disease which occurs while on a journey.

Word or term	Meaning
injury	bodily injury resulting from an accident and which is not an illness and which: <ul style="list-style-type: none"> • occurs while on a journey; and • within twelve (12) months of the injury, results solely and independently of any other cause in the events covered under this Policy; and • includes any condition resulting from exposure to the elements as a result of injury.
insured	the person(s), companies or firms named on the current Policy Schedule as the 'Insured'.
journey	means any travel as described in the time of operation of cover, shown in the Policy Schedule. A journey does not include any travel that exceeds (six) 6 months.
medical expenses	all reasonable costs necessarily incurred outside your country of residence including ambulance, hospital, theatre and surgical fees and diagnostic or remedial treatment, physiotherapy or chiropractic services given, referred or prescribed by a registered medical practitioner.
non-scheduled flight	a flight which takes place outside of normal schedules and is the subject of a hiring agreement with a charter airline, either by hiring the entire aircraft or individual aircraft seat.
overseas	a journey or trip or travel outside the territorial borders of your country of residence.
payable condition	is the condition which is set out in the 'Compensation table' and/or the 'Policy Schedule' under each section of the Policy.
payable event	is the event which is set out in the 'Compensation Table' and/or the 'Policy Schedule' under each section of the Policy.
period of insurance	the period shown in the Policy Schedule. If you commence a journey during the period of insurance, the period of insurance for that insured person is extended until the journey ends.
Policy Schedule	the latest schedule of insurance to this Policy, including any endorsement schedule or any renewal schedule.
pre disability earnings	<ol style="list-style-type: none"> 1. if you are self employed: your gross weekly income from personal exertion after allowing for costs and expenses incurred in deriving that income averaged over the twelve (12) months prior to injury or illness or any shorter period that you've been engaged in your occupation. 2. if you are an employee: your basic weekly base rate of pay exclusive of overtime payments, bonuses,

Word or term	Meaning
	<p>commission or allowances at the time of injury or illness.</p> <p>3. If you are an employee who has elected to salary sacrifice income: your basic weekly base rate of pay will be deemed to mean the total cost of employment inclusive of such income salary sacrificed.</p>
professional sport	an activity which is competitively engaged in, governed by a set of rules or customs, requiring physical exertion and for which the participant receives a financial reward, payment or remuneration for their efforts and/or achievements. Professional sport does not include amateur sporting activities for which the participant has not or will not receive any financial reward, payment or remuneration.
registered medical practitioner	a medical practitioner who holds a current registration with the respective medical practitioners board or medical board (or similar) in the country that the medical practitioner is providing medical services in.
spouse	your husband or wife, de-facto or life partner (including same-sex partners), which you have continuously cohabited with for a period of six (6) months or more at the time the journey commenced.
terminal illness	a disease that cannot be cured or adequately treated and that is reasonably expected to result in the death of the patient within a relatively short period of time. Terminal illness includes but is not limited to progressive or chronic diseases such as cancer or heart disease.
total disablement	<p>disablement as a result of an injury that entirely prevents you from:</p> <ul style="list-style-type: none"> o carrying out all the normal duties of your usual occupation, business or profession, or o carrying out all the normal duties of all your occupations where you are engaged in more than one occupation. <p>If illness cover has been selected total disablement will also mean such inability occurring in the same circumstances resulting from illness.</p>

Word or term	Meaning
war	war, invasion, acts of foreign enemies, hostiles or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
we, our or us	QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFSL 239 545.
you or your	<p>any person described in the Policy Schedule as an insured person.</p> <p>Cover is provided to you as a third party beneficiary by operation of section 48 of the Insurance Contracts Act and on no other basis.</p>

Section A - Capital benefits

Words with special meanings in this section A

In this section the following words have the meanings set out below:

Word or term	Meaning
broken	a complete break of a bone and does not include a fracture not extending through the full thickness of the bone.
loss of use	in connection with a limb or part of a limb means physical severance or permanent loss of use.
paraplegia	total paralysis of both legs and part or whole of the lower half of the body.
permanent	continuing for at least twelve (12) months and which will, in all probability, continue for life.
quadriplegia	total paralysis of both legs and both arms.

What we will pay

We will pay you the amounts set out in the compensation tables in this section of the Policy if the payable conditions shown:

- occur during the period of insurance, and
- are a result of injury which occurs while on a journey.

What we will not pay

We will not pay for any claim under this section of the Policy if your claim arises directly or indirectly out of any of the following:

- illness, or
- suicide or attempted suicide.

Capital benefits restrictions

- Any payable condition claimed under capital benefits must occur within twelve (12) months of the date of injury.
- Any capital benefit payable will be reduced by any amount of any other capital benefit we have paid or are liable to pay in connection with the same injury.
- Any capital benefit payable under this section will be reduced by any amounts paid under Section K (kidnap and ransom) in connection with the same event.
- Any capital benefit payable under this section will be reduced by any amounts paid under the disappearance capital benefit.
- The maximum amount we will pay for any one event involving more than one insured person is the aggregate limit of liability shown in the Policy Schedule. If this amount is not enough to pay all claims in full, then we will reduce each insured person's benefit proportionately.
- The death benefit payable for dependant children is limited to \$30,000 unless otherwise stated on the Policy Schedule.

Compensation table - Capital benefits

Payable condition - an Injury resulting in:	Compensation as a percentage of the Capital Benefits sum insured shown in the Policy Schedule
1. Death	100%
2. Permanent total disablement	100% subject to a maximum of 10 times annual pre disability earnings.
3. Permanent disability not otherwise provided	The percentage we determine as being consistent with the compensation provided in this table but not exceeding 75%.
4. Permanent paraplegia	100%
5. Permanent quadriplegia	100%
6. Permanent unsound mind to the extent of legal incapacity	100%
7. Permanent and incurable paralysis of all limbs	100%
8. Permanent total loss of the entire sight in one or both eyes	100%
9. Permanent total loss of hearing in both ears	100%
10. Permanent total loss of the use of both hands	100%
11. Permanent total loss of the use of both arms	100%
12. Permanent total loss of the use of both feet	100%
13. Permanent total loss of the use of both legs	100%
14. Permanent total loss of the use of one (1) hand and one (1) foot	100%
15. Permanent total loss of the use of one (1) hand or one (1) arm	100%
16. Permanent total loss of the use of one (1) foot or one (1) leg	50%
17. Permanent total loss of the lens of one (1) eye	50%
18. Permanent total loss of the hearing in one (1) ear	50%
19. Permanent total loss of the use of four (4) fingers and thumb of either hand	75%
20. Permanent total loss of the use of four (4) fingers of either hand	40%

Payable condition - an Injury resulting in:	Compensation as a percentage of the Capital Benefits sum insured shown in the Policy Schedule
21. Permanent total loss of the use of one (1) thumb, both joints	30%
22. Permanent total loss of the use of one (1) thumb, one (1) joint	15%
23. Permanent total loss of the use of a finger, three (3) joints	10%
24. Permanent total loss of the use of a finger, two (2) joints	8%
25. Permanent total loss of the use of a finger, one (1) joint	5%
26. Permanent total loss of the use of all the toes of one (1) foot	15%
27. Permanent total loss of the use of great toe, both joints	5%
28. Permanent total loss of the use of great toe, one (1) joint	3%
29. Permanent total loss of the use of other toe, (each toe)	1%
30. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	50%

Additional benefits applicable to section A

Capital benefits

The following additional benefits automatically apply if the insured has chosen this cover.

Broken bones benefit

If you are on a journey and suffer an injury resulting in a broken bone we will pay you an additional benefit for the amount shown in the compensation table.

The broken bones benefit sum insured is \$10,000. This is the maximum amount we will pay for any and all broken bones arising from any one injury.

Compensation table - Broken bones benefit

Payable condition - an injury resulting in the following broken bone(s):	Compensation as a percentage of the Broken bones benefit sum insured
1. Neck skull or spine	100%
2. Hip	75%
3. Jaw, pelvis, leg, ankle or knee	50%
4. Cheekbone or shoulder	30%
5. Arm, elbow or wrist	10%
6. Nose or collarbone	20%
7. Foot or hand	5%
8. In the case of established non union of any of the above breaks, an additional	5%

Disappearance benefit

If you are travelling on a conveyance, and

- your means of transportation disappears, sinks or is wrecked, and
- your body has not been found within one (1) year,

we will presume that you have died as a result of an injury and we will pay the death benefit to your estate or legal representative, unless we suspect that you may not have perished.

If we have paid the disappearance benefit we will not pay any other capital benefits under this Policy.

If you are later found to be alive then you must refund the amount we have paid.

Lifestyle modification benefit

If you are paid a capital benefit under any of payable conditions 2, 4, 5 or 7 of the 'Compensation table - Capital benefits', we will also pay for the costs necessarily incurred by you:

- in modifying your motor vehicle, or
- In modifying your home, or
- in relocating to a suitable home.

We will pay up to a maximum of \$20,000.

Section B - Weekly benefits - Injury

What we will pay

We will pay you the amounts as set out in the compensation table in this section of the Policy if the payable conditions shown:

- occur during the period of insurance, and
- are a result of injury which occurs while on a journey.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- when a journey is undertaken against medical advice, or
- illness.

Weekly benefit - Injury restrictions

- Any payable condition claimed must occur within 12 months of the date of injury.
- Successive periods of disablement:
 - resulting from the same injury, and
 - which are not separated by a return to active full time employment for six (6) months or more will be considered as one (1) period of disablement.
- Weekly benefits will be paid after the excluded period of claim has elapsed.
- We will continue to pay weekly benefits while you suffer disablement up to a maximum of 156 weeks or any shorter period shown in the Policy Schedule.

The weekly benefit we pay will be

- the amount shown in the compensation table, or
- your pre-disability earnings,

whichever is less, and will be reduced by weekly benefits paid or payable from any Statutory Transport Accident Scheme or Statutory Workers' Compensation Scheme or other statutory schemes.

Compensation table - Weekly benefits - Injury

Payable condition - an injury resulting in:	Compensation
1. Temporary total disablement	Up to the weekly benefit limit shown in the Policy Schedule.
2. Temporary partial disablement	Up to 30% of the weekly benefit limit unless otherwise stated in the Policy Schedule.

Additional benefits applicable to Section B - Weekly benefits - Injury

Surgical procedures benefit - resulting from an injury

This additional benefit will only apply if:

- you have an entitlement to claim for weekly benefits under this section of the Policy,
- both the injury and the surgical procedure take place outside of your country of residence, and
- the payable condition claimed occurs within three (3) months of the date of injury.

Payable condition - an injury resulting in the following surgical procedure	Compensation as a percentage of the Surgical procedures Benefit sum insured
1. Craniotomy	100%
2. Open heart surgery	100%
3. Amputation of limb	100%
4. Fracture of limb requiring open reduction	50%
5. Dislocation requiring open reduction	50%
6. Any other surgical procedure carried out under a general anaesthetic	10%

We will pay up to a maximum of \$20,000 for any and all payable conditions arising from any injury.

Rehabilitation benefit

If we pay a weekly benefit under this section of the Policy, we will also pay for the costs incurred for participation in a return to work program if we consider the program reasonable and your treating registered medical practitioner agrees to it.

We will pay up to a maximum of \$10,000 for costs incurred as a result of an injury.

Claim escalation benefit

If we pay a weekly benefit under this section of the Policy for an injury for a continuous period of more than 52 weeks, we will increase the weekly benefit each year by either:

- 7%, or
- the increase in the Consumer Price Index (in the State you live) compared with the previous year,

whichever is the lesser.

Section C - Weekly benefits - Illness

What we will pay

We will pay you the amounts as set out in the compensation table in this section of the Policy if the payable conditions shown:

- occur during the period of insurance, and
- are a result of illness which occurs while on a journey.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- when a journey is undertaken against medical advice,
- a terminal illness diagnosed prior to the commencement date of the journey,
- injury, or
- childbirth or pregnancy.

Weekly benefits - Illness restrictions

- Any payable condition claimed must occur within twelve (12) months of the date of illness.
- Successive periods of total disablement
 - resulting from the same illness, and
 - which are not separated by a return to active full time employment for six (6) months or more will be considered as one (1) period of disablement.
- Weekly benefits will be paid after the excluded period of claim has elapsed.
- We will continue to pay weekly benefits while the insured person suffers disablement up to a maximum of 156 weeks or any lesser period shown in the Policy Schedule.

The weekly benefit we pay will be

- the amount shown in the compensation table, or
- your pre-disability earnings

whichever is less, and will be reduced by weekly benefits paid or payable from any Statutory Transport Accident Scheme or Statutory Workers Compensation Scheme or other statutory schemes.

Compensation table - Weekly benefits -Illness

Payable condition - an illness resulting in:	Compensation
1. Total disablement	Up to the weekly benefit limit shown in the Policy Schedule.
2. Partial disablement	Up 30% of the weekly benefit limit unless otherwise stated in the Policy Schedule.

Additional benefits applicable to Section C - Weekly benefits - Illness

Surgical procedures benefit - resulting from an illness

This additional benefit will only apply if:

- you have an entitlement to claim for weekly benefits under this section of the Policy,
- both your illness and the surgical procedure take place outside of your country of residence, and
- the payable condition claimed occurs within three (3) months of the date of illness.

Payable condition - an injury resulting in the following surgical procedure	Compensation as a percentage of the surgical procedures benefit
1. Craniotomy	100%
2. Open heart surgery	100%
3. Amputation of limb	100%
4. Abdominal surgery carried out under general anaesthetic	50%
5. Any other surgical procedure carried out under a general anaesthetic	10%

We will pay up to a maximum of \$20,000 for any and all payable conditions arising from any illness.

Rehabilitation benefit

If we pay a weekly benefit under this section of the Policy, we will also pay for the costs incurred for participation in a return to work program if:

- we consider the program reasonable, and
- your treating registered medical practitioner agrees to it.

We will pay up to a maximum of \$10,000 for costs incurred as a result of an illness.

Claim escalation benefit

If we pay a weekly benefit under this section of the Policy for an illness for a continuous period of more than 52 weeks, we will increase the weekly benefit each year by either:

- 7%, or
- the increase in the Consumer Price Index (in the State you live) compared with the previous year,

whichever is the lesser.

Section D

This policy does not contain Section D

Section E

This policy does not contain Section E

Section F – Overseas medical and additional expenses

Words with special meanings in this section F

In this section the following words have the meanings set out below:

Word or term	Meaning
emergency dental	treatment as a result of injury which we consider non routine and which in the opinion of a qualified dental practitioner, cannot be reasonably delayed until you return to your country of residence.
emergency optical	treatment as a result of injury which we consider non routine and which in the opinion of a qualified optical practitioner, cannot be reasonably delayed until you return to your country of residence.

What we will pay

We will pay the amounts as set out in the compensation tables in this section of the Policy if your medical and additional expenses:

- are incurred during the period of insurance, and
- are incurred within twenty four (24) months of the date of injury or illness, and
- are a result of injury or illness which occurs while on a journey outside of your country of residence.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- when a journey is undertaken against medical advice, or
- when a journey is undertaken for the purpose of obtaining medical treatment, unless agreed in advance by us, or
- a terminal illness diagnosed prior to the commencement date of the journey, or
- expenses within your country of residence unless first treated overseas by a registered medical practitioner.

Overseas medical and additional expenses restrictions

- Any payable expense must be incurred within twenty four (24) months of the date of injury or illness.
- We will reduce our payment by any amounts recoverable by you or the insured person from any other source such as Workers' Compensation or another Statutory Scheme or Private Health Insurance.
- In the event you suffer an injury or illness whilst on a journey outside of your country of residence, on return to your country of residence, we will reimburse medical expenses incurred within your country of residence, up to the limits shown in the compensation table if we are permitted to do so by law in that Country. We cannot pay these expenses in Australia.

Compensation table – Overseas medical

Payable event :	Compensation – What we will pay
Medical (including hospital) expenses	Up to the overseas medical Expense limit shown in your Policy Schedule.
Emergency dental expenses	Up to a maximum amount of \$5,000, any one injury or illness.
Emergency optical expenses	Up to a maximum amount of \$5,000, any one injury or illness.

Compensation table – Additional expenses

Payable event	Compensation – What we will pay
Additional accommodation, meal and travelling expenses.	Up to an amount not exceeding \$20,000.
Hospitalisation outside of your country of residence.	\$300 per day for each day hospitalised, up to a maximum of \$5,000 in total to cover out-of-pocket expenses.
Ongoing medical expenses when you return to your country of residence.	Up to the overseas medical expenses limit shown in your Policy Schedule if returning to Australia. If returning to another country of residence, up to \$50,000 unless otherwise stated in the Policy Schedule.
Expenses of having one person travel to, remain with or escort you, provided: <ul style="list-style-type: none"> • our prior agreement has been obtained; and • medical advice states it necessary. 	Up to an amount not exceeding \$20,000 unless otherwise stated in the Policy Schedule.
Your death. We will reimburse burial expenses or costs incurred returning your remains to your home address (including personal effects).	Up to an amount not exceeding \$25,000 unless otherwise stated in the Policy Schedule.

The maximum amount of 'Additional expenses' we will pay as a result of an injury or illness, is up to the overseas medical and additional expense limit shown in the Policy Schedule.

Section G - Emergency travel assistance

Words with special meanings in this section G

In this section the following words have the meanings set out below:

Word or term	Meaning
emergency travel assistance	<p>co-ordinating emergency medical treatment and services, which includes but is not limited to:</p> <ul style="list-style-type: none"> • arranging for hospitalisation; • repatriation; • transfers; • medical supervision during transportation; • burial arrangements; <p>subject to QBE Assist's prior express consent.</p> <p>QBE Assist may also elect to</p> <ul style="list-style-type: none"> • arrange for family or friends to travel to you while you are hospitalised; and/or • arrange for family or friends to accompany you on your repatriation.

What we will do:

We will provide emergency travel assistance if you suffer an injury or illness which occurs while on a journey outside of your country of residence during the period of insurance.

QBE Assist may advance any amounts necessary to settle medical bills which are covered under any section of this Policy.

QBE Assist will also provide emergency travel assistance for non-medical events including:

- providing a message service to you to enable you to keep in touch with family, employees and travel agents;
- organising your evacuation in the event of a political or environmental event which necessitates evacuation;
- pre-departure health information;
- location of Australian Embassies and Consulates;
- legal referral service;
- assistance in replacing travel documents and passports;
- referral to financial providers to cancel and replace your lost or stolen credit cards and cheques.
- assistance and advice regarding the replacement of lost or stolen luggage.

What we will not do

We will not provide emergency travel assistance, or pay for any claim under this section of the Policy, if:

- QBE Assist has not given its prior express consent;
- a journey is undertaken against medical advice;
- a journey is undertaken for the purpose of obtaining medical treatment.

We will not provide emergency travel assistance, or pay for any claim under this section of the Policy, for:

- a terminal illness diagnosed prior to the commencement date of the journey; or
- emergency travel assistance provided in your country of residence.

Conditions applying to Section G

1. In case of an emergency while overseas and before undertaking any personal action, you must contact QBE Assist, and:
 - (i) state your name and the number and validity date of this Policy,
 - (ii) state the place and telephone number where you can be reached,
 - (iii) give a brief description of the problem encountered and nature of help required.
2. You must sign a release of information in order for QBE Assist to ascertain your condition.
3. Any decision concerning the medical transfer and/or repatriation (such as date, means, medical equipment) will be jointly taken by both your attending registered medical practitioner and QBE Assist's medical team.
4. In the event of a claim for transportation costs, you must give QBE Assist the unused portion of your original ticket or the counter value of the said portion.
5. In any case of injury or illness requiring hospitalisation, transfer or repatriation you or any person acting on your behalf must inform QBE Assist as soon as possible. Failure to do so may entitle us to invoice you the supplementary cost to be borne by us which we would not have paid.
6. In a life threatening situation, you should try to arrange for immediate emergency help first through local sources and then by contacting QBE Assist.
7. You must provide us with all documents and carry out all necessary formalities to enable us to recover payments from relevant sources, if applicable.
8. Should QBE Assist be required to advance payment of medical expenses, you must recover all entitled reimbursements for such expenses which are or would be payable under the *Private Health Insurance Act 2007* (Cth), or any registered Health Fund and pay all amounts received from these sources to us as soon as possible after you return to your persons country of residence.
9. QBE Assist will not be responsible for delays or impeachment in performing the assistance and services in case of strike, war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, terrorism or military or usurped power, riot and civil commotion, radioactivity or any other event of force majeure.

Section H - Baggage and personal effects

Words with special meanings in this section H

In this section the following words have the meanings set out below:

Word or term	Meaning
Baggage	<ul style="list-style-type: none"> • baggage and personal effects accompanying you; • your business documents including papers, plans, specifications and manuscripts; • your business samples, including items intended to be sold or dealt with for trade; • your electronic equipment including laptop computers, mobile phones, cameras and camera equipment, Personal Digital Assistant (PDA), electronic organisers and other hand held computers; • replacement of keys and/or locks including motor vehicle, business or residential keys.
electronic equipment	is any equipment that operates using batteries or electricity including iPods, iPads, satellite navigation units.
unattended	is leaving your baggage either with a person you have not previously met, or, in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

What we will pay

If during the period of insurance your baggage as described below is damaged, lost or stolen while on a journey we will pay the amounts as set out in the compensation table in this section of the Policy.

The maximum amount we will pay under this section is shown in the Policy Schedule.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- baggage that is left unattended;
- baggage or personal effects that are being transported independently by you;
- sporting equipment while it is being used;
- furniture;
- brittle or fragile items;
- money;
- precious unset or uncut gemstones;
- normal wear and tear;
- electronic equipment, including laptop computers, cameras and camera equipment, mobile phones, Personal Digital Assistants (PDA), electronic organiser's, palm pilots and other hand held computers whilst carried in or on any aircraft, aerial device, waterborne vessel or craft unless they accompany you as personal cabin baggage; or
- items stolen or lost unless reported to Police or other authority and a written statement obtained within twenty four (24) hours.

Compensation table - Baggage and personal effects

Payable event	Compensation - What we will pay
The your baggage is delayed, misdirected or misplaced by any carrier for more than (eight) 8 hours.	The reasonable cost of you having to buy essential clothing and personal items up to a maximum of \$3,000.
Your business documents or samples are accidentally damaged, lost or stolen.	The reasonable cost of replacing the documents or samples, including the cost of delivery of replacements up to a maximum of \$3,000.
Your business items intended to be sold or dealt with for trade are accidentally damaged or stolen.	The reasonable cost of replacing these items, including delivery of replacements up to a maximum of \$2,500.
Your baggage is accidentally damaged, lost or stolen.	<p>For all baggage items</p> <ul style="list-style-type: none"> • At our option the cost of repair or replacement to a condition equal to but not better than their condition when new. • We may choose to repair or replace lost or damaged property or pay for the loss in cash. <p>In either case, up to the maximum specified in the Policy Schedule.</p>
You lose your motor vehicle, business or residential keys.	The costs incurred to replace these keys and/or locks up to amount not exceeding \$2,000.
You lose your mobile phone.	The amount you must pay for illegal use of their mobile phone up to \$1,500.

Section I - Personal money, travelers cheques and credit cards

Definitions in this section I

Word or term	Meaning
Property	cash, travellers cheques and credit cards, passports and travel documents.

What we will pay

If during the period of insurance your property is lost or stolen while on a journey we will pay the amounts as set out in the compensation table in this section of the Policy.

We will also provide cover for your property from the time you collect it from a financial institution or 72 hours prior to the commencement of the journey and then for a further 72 hours after the completion of your journey or until property is deposited at a financial institution, whichever occurs first.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- loss of cash property, unless it was carried by you on your person;
- loss of property other than cash from suitcases that have been left in accommodation rooms or motor vehicles or transported as checked baggage or forwarded as unaccompanied baggage,
- property stolen unless reported to Police or other authority and a written statement obtained within twenty four (24) hours,
- confiscation by customs or other officials, or
- devaluation in currency.

Compensation table - Personal money, travellers cheques and credit cards

Payable event	Compensation - What we will pay
Your cash is lost or stolen.	Up to the money limit shown in your Policy Schedule.
Your credit cards or travellers cheques or travel documents are damaged, lost or stolen.	The reasonable cost of replacing the documents and any amounts you have to pay resulting from their illegal use up to a maximum of \$5,000 unless otherwise stated in the Policy Schedule.

Section J - Personal liability

Words with special meanings in this section J

Word or term	Meaning
Occurrence	continuous or repeated exposure to substantially the same general conditions. We regard all death, bodily injury or loss of or damage to property arising from one original source or cause as one occurrence.

What we will pay

If an event occurs whilst you are on a journey which results in you becoming legally liable for damages, we will pay the amounts set out in the compensation table.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- bodily injury in the course of your employment,
- bodily injury to you or any member of your family,
- loss of or damage to property belonging to you or in your control,
- loss of or damage to property belonging to any member of your family,
- loss of or damage to property or bodily injury arising out of your business or trade, or out of professional advice given by you,
- loss of or damage to property or bodily injury arising out of ownership, use or possession of any mechanically propelled vehicle aircraft or waterborne craft, or
- aggravated, exemplary or punitive damages or any fine or penalty.

Compensation table - Personal liability

Payable event	Compensation - What we will pay
1. You become legally liable to pay damage as a result of the death or bodily injury to any person.	As per Policy Schedule.
2. You become legally liable to pay damage as a result of loss of or damage to property.	As per Policy Schedule.
3. The third party legal costs for which you become legally liable as a consequence of payable event 1 or 2.	As per Policy Schedule.
4. The legal costs (which we approve in advance) of defending claims arising from payable events 1 or 2.	As per Policy Schedule.

Section K - Kidnap and ransom and personal extortion

Words with special meanings in this section K

In this section the following words have the meanings set out below:

Word or term	Meaning
kidnapping	any event or connected series of events of seizing, detaining or carrying away an insured person by unlawful force for the purpose of demanding ransom.
personal extortion	to intimidate by a threat or series of threats to kidnap, or cause bodily injury.
ransom	cash and/or marketable goods surrendered by or on behalf of the insured in connection with kidnap, unlawful detention or extortion event.

What we will pay

We will pay the amounts as set out in the compensation table in this section of the Policy if you are kidnapped or subject to a personal extortion threat while on a journey.

The maximum amount we will pay under this section is shown in the Policy Schedule.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any kidnapping or personal extortion occurring in any country located in Central or South America and any country in which the United Nations armed forces are present and active,
- if you have had this type of insurance declined in the past for reasons specified to you,
- if have had this type of insurance cancelled or issued with special conditions in the past for reasons specified to you,
- if have had a kidnapping or attempted kidnapping in the past, or
- if have had an extortion demand made against them in the past.

Conditions applying to this section K

You must take all precautions to protect the confidentiality of this cover.

We will not act as an intermediary or negotiator for you nor will we offer advice to you on dealing with any kidnapper.

If you are kidnapped we must determine positively that there has been a kidnapping.

If we establish that you have committed a fraudulent kidnapping, you must reimburse us all money paid by us for that loss.

You must also make every reasonable effort to notify the local law enforcement agency of the demand for ransom prior to the payment of the ransom monies and to comply with their recommendations and instructions.

Compensation table - Kidnap and ransom and personal extortion

Payable event	Compensation - What we will pay
1. You are kidnapped or subject to a personal extortion.	Ransom money paid by you less any amounts recovered. Expenses we consider reasonable that are incurred following receipt of a ransom demand.
2. Rehabilitation expenses incurred as a direct result of you being kidnapped or subject of a personal extortion.	Reimbursement of expenses incurred as recommended by your treating registered medical practitioner, to assist with your health and well-being, up to a maximum amount of \$5,000.

Section L - Loss of deposits and additional expenses

Words with special meanings in this section L

In this section the following words have the meanings set out below:

Word or term	Meaning
additional accommodation, meal and travelling expenses	expenses we consider reasonable, over and above what you are expected to pay for accommodation, meals and travelling expenses had the journey gone ahead as planned.
relative	your parent, parent-in-law, step parent, child, step child, brother, sister, brother-in-law, sister-in-law, daughter -in-law, son-in-law, half brother, half sister, fiancée, niece, nephew, uncle, aunt, grand parent or grandchild provided they reside in your country of residence.

For the purpose of this section L only, serious injury or illness means an injury or illness which results in a person being admitted into hospital in excess of twenty four (24) hours.

What we will pay

We will pay the amounts as set out in the compensation tables in this section of the Policy if expenses in relation to the events stated in the compensation table are incurred during the period of insurance.

The maximum amount we will pay under this section is shown in the Policy Schedule.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- the decision to change or alter travel plans for any reason other than the events listed in the compensation table; or
- travel plans made after a World Health Organisation warning is issued and/or reported in the mass media, which recommends against travelling to the intended destinations; or
- travel plans made after an Australian Government Travel Advisory is issued which recommends against travel to all or parts of the intended destination with a 'level 5 warning - do not travel' (reference: Department of Foreign Affairs and Trade - website: www.smartraveller.gov.au); or
- death of a terminally ill person diagnosed prior to the journey, unless they die from any other reason; or
- when a journey is undertaken against medical advice.

Loss of travel deposits - Conditions

In the event of the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their insolvency or the insolvency of any person, company or organisation they deal with, we will reimburse expenses incurred up to a maximum amount of \$25,000 during any one period of insurance. An excess of \$250 per person, will apply to each claim.

Compensation table - Loss of deposits and cancellation/interruption expenses

Payable event	Compensation - What we will pay
Cancellation, delay, interruption or shortening of a journey resulting from: <ul style="list-style-type: none"> • unexpected death or injury/illness suffered by you; or • unexpected death or serious injury or unexpected serious illness of your spouse, dependant child, relative, business partner or co-director; or • unforeseen circumstances outside of your control not otherwise excluded under the Policy. 	<ul style="list-style-type: none"> • Cancellation fees, loss of deposits or unused portion of travel on prepaid tickets and bookings, that cannot be claimed from anyone else; or • Reimbursement of the equivalent cost for actual lost Frequent Flyer or similar customer loyalty points, provided: <ul style="list-style-type: none"> ◦ the ticket was purchased with the use of loyalty points, and ◦ points cannot be reimbursed or claimed by anyone else, and ◦ the cost is not greater than the actual purchase price of the ticket, or • the reasonable cost of rearranging the journey provided that the cost is not greater than the cancellation fees and lost deposits which would have been incurred if the trip had been cancelled. <p>We may choose to reimburse you directly or pay the provider direct up to the sum insured in the Policy Schedule.</p>

Compensation table - Additional expenses

Payable event	Compensation - What we will pay
Lost passport or travel documentation	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day.
Quarantine - unintentionally breaking government quarantine regulations	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day.
Substitute employee - due to an injury or illness exceeding 5 consecutive days or death	Additional accommodation, meal and travelling expenses incurred by a substitute employee for the purpose of completing the insured person's business objectives, up to an amount not exceeding \$20,000.
Hijacking - delay or interruption for a period in excess of 12 hours	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.
Arrest or detention - the insured person's false arrest or wrongful detention overseas by any Government or foreign power	Legal costs incurred, up to an amount not exceeding \$50,000. Counselling costs incurred, up to an amount not exceeding \$5,000.
Disruption to public transport - due to a strike, riot or civil commotion, flood, adverse weather or natural disaster	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day.
Overbooked flight and no alternative transport available within eight (8) hours of the departure time.	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.

Section M - Refund of excess following collision damage or theft

What we will pay

We will pay you the amounts as set out in the compensation table in this section of the Policy if, while on a journey, you hire a vehicle and as a result of the vehicle being damaged, stolen or involved in a collision, you are responsible to refund the excess.

The maximum amount we will pay under this section is shown in the Policy Schedule.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- if you do not hold a valid driving licence in the country they are operating the vehicle,
- if you use the vehicle illegally,
- if you cause loss or damage to the vehicle as a result of a breach of the provisions of the hiring agreement, or
- if the vehicle is not rented from a licensed rental agency.

Compensation table - Refund of excess following collision damage or theft

Payable event	Compensation - What we will pay
1. You are involved in a collision while in control of a rented vehicle.	The amount of excess that you paid.
2. Your rented vehicle is stolen or damaged.	The amount of excess that you paid.

Additional covers

The following additional covers will automatically apply, unless stated otherwise on the Policy Schedule.

If you suffer or incur the relevant loss, liability or damage defined within the cover, during the period of insurance, we will pay up to the limit stated in this part of the Policy, subject to the terms, conditions, exclusions and aggregate limit of liability of the Policy.

1. Extra territorial workers cover

This cover applies only if:

- you are employed in a managerial clerical administrative or sales capacity;
- the substantial proportion of your work is performed in Australia;
- your employer maintains an in-force Worker's Compensation policy as required by the law in the State or Territory where you are employed. This does not apply if your employer is a licensed self insurer;
- you are engaged in temporary employment outside of your home State for a maximum period of six (6) months, and
- you are an Australian resident.

What we will pay

We will indemnify you for:

1. Your liability to pay compensation benefits payable under any worker's compensation legislation which provides compensation to injured workers or their dependants for death, personal injury or occupational disease arising out of or in the course of employment during the period of insurance.
2. Damages at common law (but not where entitlement arises solely under any statute) arising out of the death, personal injury or occupational disease suffered by you as a result of an accident or occurrence happening during the period of insurance.

We will not pay for

We will not indemnify you for:

- exemplary, punitive, multiple or aggravated damages; or
- any claims for the cost of services for which a Medicare benefit is payable, or for any expenses which are considered to be 'Health Insurance business', as defined within the *Private Health Insurance Act 2007* (Cth).

Maximum limits

The maximum compensation we will pay is as follows, unless stated otherwise in the Policy Schedule:

- Weekly Benefit - is the difference between the weekly benefit limit and what you can claim under a Workers' Compensation policy. This cover is subject to a weekly benefit limit of \$1,000 per week, up to a maximum limit of \$500,000 for any one claim.
- Damages at common law - is the difference between the damages and your law costs payable and the amount of indemnity the you could claim under a Workers' Compensation policy. This cover is subject to a maximum limit of \$500,000 any one claim.
- An aggregate limit of liability of \$1,000,000 applies to this cover unless otherwise stated in your Policy Schedule.

2. Environmental and natural disaster evacuation cover

This cover applies only if:

- you are in a country outside of their country of residence,
- is in the aftermath of a natural disaster or environmental emergency situation, and

after we have consulted with the insured and any interested Government(s), we agree that you are:

- (if you aren't in need of medical attention) at high risk if exposure to adverse local conditions continues, or
- unable to adequately continue to lead a healthy lifestyle.

We will pay

If we consider the situation will continue for less than thirty (30) days we will pay for arrangements necessary for your evacuation to either:

- the nearest location outside the impacted area, or
- the nearest country which will accept you, and
- at the conclusion of the situation, for the arrangements to return you to your workplace via scheduled commercial airline or equivalent.

If we consider the situation will continue for more than thirty (30) days, we will pay for arrangements necessary for your evacuation to your country of residence.

We will not pay

We will not pay any claim under this section of the Policy:

1. until reasonable local measures to protect the health and safety of you have been exhausted.
2. if the claim arises directly or indirectly out of any of the following:
 - evacuation assistance or travel arrangements made without prior notification to QBE Assist
 - accommodation and living expenses you incur following evacuation.

Maximum limit

The maximum we will pay under this cover is \$500,000 for any one event unless otherwise stated in the Policy Schedule.

3. Political evacuation cover

This cover applies only while you are on a journey in a country outside of your country of residence and:

- officials in that country recommend that certain categories of persons, which includes you, should leave that country, or
- you are expelled or declared persona non grata, or
- if there is wholesale seizure, confiscation or expropriation of your property, plant or equipment.

We will pay:

- the cost of your return to your country of residence or the nearest place of safety up to the cost of an economy class airfare for the same journey; and
- your reasonable accommodation costs up to a maximum of \$500 per day for seven (7) days if you are unable to return to your country or residence.

We will not pay

We will not pay any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- evacuation assistance or travel arrangements made without prior notification to QBE Assist, or
- you violating the laws or regulations of the country the insured person is in, or

- the failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation, or
- debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause, or
- the failure to honour any contractual obligation or bond or to obey any conditions in a licence, or
- you being a National of the country that you are in, or
- natural disasters, or
- nuclear fuel or waste.

Maximum limits

The maximum limit we will pay under this cover is \$500,000 for any one event unless otherwise stated in the Policy Schedule.

4. Family assistance cover

What we will pay

We will pay the amounts set out below if your spouse or a dependent child dies:

- during the period of insurance, and
- as a result of an injury, and
- while you are on a journey outside of your country of residence.

What we will not pay

We will not pay any benefits under this cover if:

- your spouse is accompanying you on a journey, or
- your journey is within your country of residence, or
- your spouse's death is as a result of an illness, or
- your spouse's death is as a result of suicide or attempted suicide.

Maximum limits

The maximum amount we will pay is:

- \$30,000 as a result of the death of your spouse, and
- \$15,000 for each dependant child, up to a maximum of \$45,000 for all dependant children in any one (1) family.

5. Additional cover back home

If you incur additional expenses as a result of an event specified below, we will reimburse these additional expenses incurred, up to the limits shown below:

Damage to residence

In the event your residence sustains damage whilst on a journey, which renders it unsafe to live in, we will reimburse additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.

Domestic pet care

In the event you are delayed beyond your journey's original return date due to an event covered by this Policy, we will reimburse additional costs incurred, up to \$50 per day and a maximum of \$500 for care of their pet(s) in a commercial kennel or cattery. You must provide tax invoice(s) to substantiate your claim.

Childcare/nanny benefit

In the event you are delayed beyond your journey's original return date due to an event covered by this Policy, we will reimburse up to \$200 per day for each twenty four (24) hour period up to a maximum of \$1,000 for the additional cost of registered childcare for your dependant children. You must provide tax invoice(s) to substantiate your claim.

General exclusions

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war rebellion, revolution, insurrection of military or usurped power while the original insured person is serving in any capacity whatsoever, whether in the armed forces, or while taking an active part in any occurrence as stated above, or
2. radioactive contamination, whether arising directly or indirectly including the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1 or 2 above.

Health insurance exclusion

We won't pay any benefits under any section of this Policy which:

- are considered to be 'health insurance business' as defined in the *Private Health Insurance Act 2007* (Cth) and its regulations, or
- we're prevented from paying under any law in any jurisdiction, including under the *National Health Act 1953* (Cth) or the *Health Insurance Act 1973* (Cth).

Sanctions limitation and exclusion clause

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Additional exclusions applying to this Policy

We will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of any of the following:

1. intentional self injury or suicide or any attempt at suicide;
2. flying or other aerial activity unless as a passenger in a properly licensed aircraft;
3. your criminal or illegal act;
4. alcoholism or drug addiction;
5. participating in or training for any professional sport;
6. expenses recoverable by you from any other source such as workers compensation or any other statutory scheme or Medicare or Private Health Insurance;
7. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.

General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

Assistance and co-operation

At all times when you deal with us you must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that's abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- Prevent damage to property insured, as well as to others and their property
- Minimise the cost of any claim under your Policy
- Comply with all laws.

Preventing our right of recovery

If you've agreed not to seek compensation from any person liable to compensate you for loss, damage or liability covered by your Policy, we won't cover you for that loss, damage or liability.

Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

What you must do

1. If anything happens that is likely to lead to a claim you must:
 - follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury or illness,
 - tell your financial services provider as soon as possible. You will be provided with a claim form and advice on the procedure to follow,
 - fully complete our claim form and return it to us within thirty (30) days,
 - undergo any medical examination by a doctor appointed by us if we require it, and
 - at your expense provide us with any information about the claim we ask for including:
 - reports from Police, transport provider hotel or other authority,
 - doctor's reports,
 - accounts and receipts,
 - valuations and proof of ownership,
 - letters and notices you receive from anyone else about your claim.
 - if in doubt at any time, ring your financial services provider for advice.
2. You must give us written notice as soon as possible of every claim, writ, summons or proceedings, including any prosecution or inquest, and all information in regard to matters which may lead to liability under this Policy.
3. As soon as an event that can justify a claim occurs, you must make every endeavour to minimise the loss, damage or liability.
4. We have the sole right to make admissions. We may refuse to protect you if you admit fault, makes any offer of payment or defends a claim in court without our consent.
5. We will pay benefits to you unless you instruct us to do otherwise.

Aggregate limit

This Policy is a group policy where cover is available to other persons or entities that satisfy the definition of an insured person. The maximum amount we will pay for any one event involving more than one insured person (including you) under this Policy is the aggregate limit. The aggregate limit for this Policy is set out in the Policy Schedule.

If the aggregate limit is not enough to pay all claims in full, then we will reduce yours and each other insured person's benefit proportionately.

This limit applies to Sections A,B,C,H,I,M and 'Additional covers' of the Policy except as stated below:

1. Non-scheduled flights (including helicopter and light aircraft) - the aggregate limit of liability applicable to an event involving travel in a non-scheduled flight is shown in the Policy Schedule.
2. Section F (Overseas medical and additional expenses): the aggregate limit of liability does not apply to this section of the Policy.
3. Section J (Personal liability): the aggregate limit of liability does not apply to this section of the Policy. Our limit of liability under this section of the Policy for any one occurrence will be limited to the amount shown in your Policy Schedule.
4. Section K (Kidnap and ransom and personal extortion): the aggregate limit of liability applicable to this section of the Policy for an event will be \$500,000 unless otherwise stated in the Policy Schedule.
5. Section L (Loss of deposits and additional expenses): the aggregate limit of liability does not apply to this section of the Policy. Our limit of liability under this section of the Policy will be limited to the amount shown in your Policy Schedule.
6. Additional Covers - 1. Extra territorial workers: the aggregate limit of liability applicable to this cover for any one (1) claim or series of claims will be \$1,000,000 unless otherwise stated in the Policy Schedule.

7. Additional Covers – 2. Environmental and natural disaster evacuation cover: your aggregate limit of liability applicable to this cover for any one (1) claim or series of claims will be \$500,000 unless otherwise stated in the Policy Schedule.
8. Additional Covers – 3. Political evacuation cover: your aggregate limit of liability applicable to this cover for any one claim or series of claims will be \$500,000 unless otherwise stated in the Policy Schedule.

In all other cases your limits stated in this Policy will apply.

Contribution

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Excluded period of claim

This Policy is subject to an excluded period of claim. The excluded period of claim set out in the Policy Schedule is the number of days for which we won't pay any benefits under this Policy after you first receive medical treatment for the injury or illness you're claiming for.

Other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- documents which substantiate your earnings;
- any medical certificates that relate to your claim;
- receipts or invoices for items you seek to be reimbursed for.

Recovery action and uninsured loss

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

Subrogation

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under your Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

Taxation implications

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Other terms

These other terms apply to how your Policy operates.

Currency

The values and limits shown in this Policy are in Australian dollars (AUD). If expenses are incurred in another currency, then the rate of currency exchange used to calculate the amount of compensation to Australian dollars will be the rate at the date the payable condition occurred.

Jurisdiction

This Policy will be governed and construed in accordance with the laws of Australia. You unconditionally agree to submit to the exclusive jurisdiction of the courts of Australia.

