UNIVERSITY OF SOUTHERN QUEENSLAND
CORPORATE TRAVEL INSURANCE
SUMMARY

INSURER	Ace Insurance Limited
POLICY NUMBER	04PP007652
VALID UNTIL	1 November 2011
INSURED PERSONS / CATEGORIES	**Category 1** All directors, employees, students, council & committee members, visiting lecturers, consultants & contractors including accompanying spouses/partners & dependant children and all authorized person (s) of the Insured.
SCOPE OF COVER	Coverage shall apply only whilst the Insured Person is engaged in a Journey (as defined) undertaken on the business of the University including incidental Private Travel Associated incidental private travel means travel which is private and taken either side of or during an authorized business trip.
AUTHORISED BUSINESS TRAVEL	Travel undertaken on the business of the Insured, authorized by the insured including incidental private travel. Journey shall mean any trip involving travel exceeding **50kms** from the Insured Person's normal place of residence or place of business and shall start from the time of leaving home to normal place of business(whichever is last) and continue until arrival back to home or normal place of business(whichever is reached first). Every day commuting shall not be regarded as a journey. The maximum duration of any one trip shall be **9 months.** *Where travel is to be for periods greater than 270 days or if incidental private travel exceeds the allowed proportion, please contact the Corporate Travel Office.*
AGE LIMITATION	85 years
GEOGRAPHICAL LIMITS	Worldwide

NOTICE OF CLAIM:

Written notice of claim must be given to the Insurer as soon as possible after the happening of any circumstances giving rise to a claim, but within 30 days thereafter.

Contact the Corporate Travel Office.

Principal Exclusion(s) (Summary Only)

This policy contains the following principal exclusions:

Section 2 – Kidnap & Ransom/Extortion Cover

- Loss resulting from surrender of money/property as a result of a face-to face encounter or threat of force/violence unless money/property is being stored or transported for purpose of paying demand.
- Loss where any Insured is permanently residing or staying for more than 270 days in country where Kidnap or Extortion occurs;
- Fraudulent or dishonest act committed by any Insured to have custody of Extortion/Ransom monies.

Section 3 – Hijack and Detention

- Detention attributable to breaking the law of any Country or State.

Section 4 – Medical and Additional Expenses and Cancellation & Curtailment Expenses

- Expense incurred after 12 months from date the any Insured sustains an Accidental Death or suffers an Injury or Sickness;
- Expense as result of rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973;
- Medication for a condition which commenced prior to commencement of Journey and which has been advised to take during travel;
- Routine medical, optical or dental treatment or consultation.

Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents

- Wear, tear, deterioration or losses caused by atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, moths, rodents or vermin or by any process of cleaning, repairing, restoring or alteration;
- Scratching or breaking of fragile or brittle articles by negligence of Insured;
- Shipped under any freight agreement or sent by postal or courier services;
- Vehicles or their accessories;
- Goods intended for trade or sale;
- Loss, damage not reported to authorities (verified in writing by authority);
- Loss of cheques, bank notes, postal and money order, credit cards or coupons unless reported to issuing authority as soon as possible after discovery;
- Electronic equipment where:
  Loss occurs whilst equipment is unattended unless securely locked out of sight inside a motor vehicle;
  Where carried in or on any transport unless accompanied by Insured as personal cabin baggage;
  - Mobile Phone limited to replacement cost;
- Confiscation by customs or other lawful Authority;
- Devaluation of currency or shortages due to errors in monetary transactions;
- Money in excess of amount allowed by any applicable currency regulation.

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Principal Exclusion(s)
(summary, not complete)

Section 8 - Alternative Employee/Resumption of Assignment Expenses

- Where paid or budgeted before commencement of journey.

Section 9 – Personal Liability

- Injury to any person arising during course of employment, contract of service or apprenticeship with You;
- Property belonging to or held in trust by or in the custody or control of the Insured;
- Connected with mechanically propelled vehicles, aircraft, aerial devices or watercraft when Insured is the owner, driver or pilot thereof of has it in care/custody/control or where pilot is an employee or agent of Insured;
- Arising from nature of products sold by Insured;
- Advice furnished by Insured;
- Conduct of your business, trade or profession;
- Liability assumed under contract unless it would have arisen in absence of contract.

Section 10 – Rental Vehicle Excess Waiver

- Not holding a current motor vehicle drivers licence;
- In charge of Rental Vehicle whilst under influence of alcohol or a drug not prescribed by a Doctor or with blood/urine alcohol percentage in excess of local laws;
- Illegal or criminal use of Rental Vehicle

Section 12 – Missed Transport Connection

- Arising from a business commitment or a financial or contractual obligation of any Insured or any travelling companies, business associate or close relative of any Insured.

Section 13 – Political Evacuation

- Violation of laws or regulations of country Insured is in;
- Failing to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;
- Debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;
- Failure to honour any contractual obligation or bond or to obey any conditions in a license.

General Exclusions

- Insured Persons falling outside of the Age Limitation noted;
- Cancellation, curtailment or diversion of scheduled transport services, if there had been warning before Journey was book that such events were likely to occur;
- Financial default or such companies as airlines (& other transport providers), hotels, car rental agencies, booking agent and others as per policy;
- Engaging in air travel except as a passenger in any properly licensed aircraft;
- Some claims arising from childbirth or pregnancy or any complications thereof;
- Engaging in or training for any professional sports;
- Travelling against advice of physician or when unfit to undertake journey;
- Deliberately self-inflicted injury, suicide, or any illegal or criminal activity;
- Costs recoverable elsewhere;
- Change of plans or disinclination to travel;
- Business or financial contractual obligations;

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Principal Exclusion(s)
(summary, not complete)

General Exclusions cont.

- Exemplary, punitive or aggravated damages, fine or penalty;
- - War (declared or not), invasion, or civil war or any of the following countries Afghanistan, Chad, Chechyna, Cote d'IVoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan;
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers;
- Carrier-caused delays recoverable from carrier;
- Use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from combustion of nuclear fuel;
- Human Immunodeficiency Virus, Acquired Immune Deficiency Syndrome, AIDS Related Complex.

DEFINITIONS:

Electronic Equipment – means personal/business computers, palm pilots, mobile Phones and other items deemed by the Insurer to be electronic.

EMERGENCY CONTACT:

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call:

International SOS

Membership Number: 12ACPA000031

Australia: +61 2 9273 2781

In the event of an emergency or sickness instant telephone assistance or advice is available anywhere in the world. This Service includes:

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital or medical provider
- Liaison and case management with ACE insurance
- Pre-travel advice
- Assistance in replacing a lost or stolen passport
- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of medical insurance to medical providers
- Guaranteed payment of medical service providers
- Emergency medical advice 24 hours per day
- Assistance in arranging medical appointments and hospital admission
- Advice and information on the location of physicians, hospitals, and dentists worldwide
- Delivery of essential medicine where necessary (to Insured's cost)
- Repatriation of mortal remains

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Benefit Schedule

Unless otherwise shown, all Categories of Insured Persons are covered for the following Benefits:

Benefit	Amount
Death and Capital Benefits	3 x Salary up to $750,000
Injury resulting in Surgery – Lump Sum (Outside Australia)	$20,000
Weekly Benefits – 156 weeks - 7 Days Excess Period	$4,000
Injury resulting in Dental Procedures – Lump Sum	$5,000
Injury in Fractured Bones -	$5,000
Kidnap & Ransom/ Extortion	$500,000
Hijack & Detention - Daily Benefit - Maximum Days - Legal Costs	 $200 30 $10,000
Medical and Additional Expenses (outside Australia)	Unlimited
Cancellation or Curtailment Expenses	$50,000
Continuous Bed Confinement Daily Benefit Maximum Days	 $100 60
Emergency Assistance	Included
Loss of Deposits	$20,000
Baggage/Business Property	$20,000, Limit $5,000 any one item Excess $100
Electronic Equipment	$10,000 Excess - $250
Deprivation of Baggage	$3,000
Money/Travel Documents	$5,000
Personal Liability	$10,000,000
Alternative Employee/Resumption of Assignment Expenses	$10,000
Rental Vehicle Excess Waiver	$5,000
Extraterritorial Workers' Compensation Weekly Compensation Damages at Common Law Aggregate Limit of Liability	 $500 $500,000 $1,000,000
Missed Transit Connection	$5,000
Over Booked Flight	$2,500
Political & Natural Disaster Evacuation	$20,000 per person Aggregate $100,000
Search and Rescue Expense	$20,000 per person Aggregate $100,000
Aggregate Limit of Liability (a) Air travel not conducted in accordance with fixed schedules over established routes. (b)Any One Period of Insurance	 $3,000,000 $5,000,000

IMPORTANT: This summary has been prepared for general reference only. Nothing contained herein prevails over the TERMS, CONDITIONS & EXCLUSIONS of the Policy.
Any specific enquiries should be directed to Corporate Travel Office.