Schedule

Chubb Business Travel Insurance

CHUBB

Policy Number:	**02PP043152**	
Policyholder(s):	La Trobe University and all related and affiliated bodies, institutions, associations and/or subsidiary and/or related Corporations as defined under Australian Corporations Law.	
Broker:	WILLIS AUST ROUM A&H (VIC)	
Address:	LEVEL 4, 555 BOURKE	
	STREET	
	MELBOURNE	3000
Period of Insurance:		
From:	31 October 2026	(at 4:00pm)
To:	31 October 2027	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	**Melbourne**	**Authorised Representative:**
On:	**29 October 2026**	
		Andrew May A&H Corporate Key Account Underwriting Manager

Description of Cover

Covered Person(s) / Categories: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1	All undergraduate & postgraduate students of the Policyholder and their accompanying Spouse/Partner and/or Dependent Child/ren.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1	Cover under the Policy applies whilst the Covered Person is on a Journey (as defined for each category of Covered Persons)
Journey Definition: Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.	1	Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty (50) kilometres or more from the Covered Persons normal place of business or residence. Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until the Covered Person returns to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one (1) trip is three hundred and sixty five (365) days.
Policy Wording & PDS:	Business Travel - 21ROUMPDSBT01	

Declared Travel

Business Travel

	Groups of <10		Groups of >=10	
	No.	Days	No.	Days
Domestic	Category 1: 1145	Category 1: 20	Category 1: 0	Category 1: 0
USA	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Singapore / Hong Kong / Japan	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Rest of World	Category 1: 660	Category 1: 78	Category 1: 0	Category 1: 0

Directors and Executives Private Travel

	Groups of <10		Groups of >=10	
	No.	Days	No.	Days
Domestic	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
USA	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Singapore / Hong Kong / Japan	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Rest of World	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

SECTION 1: Personal Accident and Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	250,000
	Accidental Death (Accompanying Spouse / Partner)	250,000
	Events 2-19	250,000
	Events 2-19 (Accompanying Spouse / Partner)	250,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	30,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	5,000 x 156 weeks	100.00	14 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	5,000 x 156 weeks	100.00	14 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1	20,000

Categories	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1	5,000	500	7,500

Additional cover Under Section 1

Categories	Death by Specified Causes (Specified Sickness)	Corporate Image Protection
1	50,000	15,000

Categories	Independent Financial Advice	Coma Benefit
1	7,500	Per Week: 500 Max Weeks: 26

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1	15,000	25,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	Per Dependent Child: 10,000 Per family: 30,000	Per Dependent Child: 10,000 Per family: 30,000

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit

1	Per Week: 500 Max Weeks: 26	7,500

Categories	Tuition or Advice Expenses	Modification Expenses
1	4,500	20,000

Categories	Unexpired Membership Benefit	Chauffeur Benefit
1	3,000	2,500

Categories	Executor Emergency Cash Advance	Accommodation and Transport Expenses
1	25,000	10,000

Categories	Education Fund Benefit	Out of Pocket Expenses
1	5,000	5,000

Categories	Student Tutorial Costs	Childcare Benefit
1	Per Week: 500 Max Weeks: 26	5,000

Categories	Replacement Staff / Recruitment Costs	Air or Road Rage Benefit
1	5,000	5,000

Categories	Carjacking Assault Benefit	Reconstructive or Cosmetic Surgery Benefit
1	5,000	30,000

Categories	Terrorism Injury Benefit	Public Transport Ticket Benefit
1	Per Person: 20,000 Aggregate: 200,000	5,000

SECTION 2: Kidnap and Ransom / Extortion Cover

Categories	Sum Insured
1	1,000,000

Additional cover under Section 2

Categories	Public Relations Benefit
1	15,000

SECTION 3: Hijack and Detention

Categories	Daily Benefit	Maximum Sum Insured	Maximum Days
1	1,000	20,000	20

Additional cover under Section 3

Categories	Legal Cost

1	50,000

SECTION 4: Medical, Evacuation and Additional Expenses

Categories	Sum Insured	Excess
1	Unlimited	0

Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1	Per Day: 100 Max Days: 30	Per Day: 75 Maximum: 3,000

Categories	Trauma Counselling Benefit
1	7,500

SECTION 5: Chubb Assistance & Security Advice

Categories	Included
1	YES +61 2 8907 5995 www.chubb.com/chubbassist

SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	Unlimited	50

Categories	Cancellation and Curtailment Expenses	Excess
1	Unlimited	50

Categories	Out of Pocket Expenses *(such as phone charges, food etc.)*
1	Per Day: 100 Maximum: 2,000

Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1	Unlimited	50,000

Categories	Pet Boarding Expenses	Missed Transport Connection
1	2,500	10,000

Categories	Overbooked Flight	Corporate Event Extension
1	5,000	Per Person: 20,000 Aggregate: 100,000

SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured

1	35,000

SECTION 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess
1	5,000	50

Categories	Electronic Equipment	Excess
1	5,000	250 Excess on items for business use

Categories	Money and Travel Documents	Excess
1	1,500	50

Categories	Deprivation of Baggage
1	3,000

Additional cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1	1,000	2,000

Categories	Keys and Locks	Identity Theft Extension
1	2,000	20,000

Categories	Lost Earnings	Data Recovery Benefit
1	Per Day: 250 Max: 10,000	20,000

SECTION 9: Personal Liability

Categories	Sum Insured
1	5,000,000

Additional cover under Section 9

Categories	Court Attendance Benefit
1	Per Day: 100 Maximum: 1,000

SECTION 10: Rental and Personal Vehicle Excess

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1	7,500	2,000

Categories	Vehicle Hire
1	Per Week: 500 Maximum: 2,500

Additional cover under Section 10

Categories	Towing Expenses
1	1,000

SECTION 11: Extra Territorial Workers' Compensation

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1	5,000	2,000,000	2,000,000

SECTION 12: Political & Natural Disaster Evacuation

Categories	Evacuation Expenses
1	20,000

Additional cover under Section 12

Categories	Specialist Security Services
1	50,000

Categories	Aggregate Limit of Liability – Section 12
1	250,000

SECTION 13: Search & Rescue Expenses

Categories	Sum Insured	Aggregate Limit of Liability
1	20,000	100,000

Aggregate Limit of Liability (applicable to Sections 1 and 2 only)

Any one (1) occurrence - Personal Accident and Sickness (A)	10,000,000
Non-scheduled Flights (B):	4,000,000
Any one (1) event with respect to War / Civil War (C):	500,000
Any one (1) Period of Insurance with respect to War / Civil War (D):	1,000,000
Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):	1,000,000

Supplementary Product Disclosure Statement (SPDS)

Chubb Business Travel Insurance Policy Wording and Product Disclosure Statement Amendment

Important Information about this SPDS

This SPDS contains particulars of changes to the Business Travel Policy Wording and PDS (Business Travel & 21ROUMPDSBT01) and Product Disclosure Statement ("PDS"). This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 8 October 2026

Supplementary information

The PDS is updated as follows:

This SPDS varies the standard terms of the Chubb Business Travel Insurance Policy Wording and Product Disclosure Statement (**Policy**). It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the Policy, the parties agree as follows (subject to all other terms, conditions, limits of liability and exclusions of the Policy):

(1) The **Policy Schedule** is amended as follows:

(i) Excess for Electronic Equipment is deleted in its entirety and replaced with the following:

Categories	Electronic Equipment	Excess
1	$5,000	$250

(2) The section of the Policy headed **'Your Duty of Disclosure'** deleted in its entirety and replaced with the following:

16. **Your Duty of Disclosure**

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

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

What You do not need to tell Us

You do not need to tell us anything that:

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

If you do not tell us something

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

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

If you are a natural person, a different duty of disclosure to the one set out above applies to you Please contact us so that you can be informed of the duty of disclosure that applies to you.

(3) The section of the Policy titled **'Section 1 – Personal Accident and Sickness'** is amended as follows:

(i) The following additional benefits are added to sub-section '**Additional Cover Under Section 1'**:

31. Injury Assistance Benefit
If during the period of insurance and whilst the person is a Covered Person and on a Journey, a Covered Person sustains a Bodily Injury for which a benefit is payable under Section 1, Event 25 and/or 26, We will

reimburse the actual public transport expenses incurred by the Covered Person for the procurement of medical services or treatment related to the Bodily Injury during the period of Temporary Total or Temporary Partial Disablement, up to a maximum of five hundred dollars ($500) per week, for a maximum of one hundred and fifty-six (156) weeks from the first week of Temporary Total Disablement.

32. Non-Medicare Medical Expenses
If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, acting on behalf of the Policyholder to:

a) provide services, without payment, to an educational, religious, charitable or benevolent organisation; or
b) engage in a sporting activity:
    i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
    ii. as an official, or otherwise to assist in the conduct of the sporting activity; or
    iii. in his or her capacity as an elected or appointed official of a sporting organisation; or
c) engage in youth activities organised by a voluntary organisation (for example, the Scout Association of Australia); or
d) undertake an activity that is part of an employment, education, training or youth program, or initiative, administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workers compensation does not apply); or
e) engage as a student at an educational institution, in respect of an event occurring while that Covered Person:
    i. is attending that institution in accordance with the requirements of that institution; or
    ii. is, in the course of such attendance, taking part in an activity organised and supervised by that institution; or
    iii. is travelling to or from such attendance at that institution;

the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of $50,000. An excess of $0 applies to each and every claim.

No cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above).

Non-Medicare Medical Expenses means expenses:

a) incurred within twelve (12) months of sustaining a Bodily Injury; and
b) paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
    - Medical
    - Surgical
    - X-ray
    - Chiropractic
    - Osteopathic
    - Physiotherapy
    - Hospital
    - Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.
Any benefit payable under Non- Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

(4) The section of the Policy titled **'General Provisions and Conditions Applicable to the Policy'** is amended by adding the following:

Differences in Conditions/Limits
If the Benefits, Definitions, General Conditions and Limitations, or General Exclusions of this Policy is any less either in part or in full than those provided under AON Vertex Business Travel 0225 PDS and Policy Wording held by the Policyholder for the previous policy that this Policy replaces, then this Policy is extended to provide cover on the same basis as the previous Policy for that part of the loss that is not covered by this Policy.

This Difference in Conditions/Limits provision:

a) shall only apply for twelve (12) consecutive months from the inception date of the first Period of Insurance of this Policy and at the end of this period the Difference in Conditions/Limits provision shall no longer apply, and;
b) shall not apply with respect to Section 4, Extension 4.4 – Financial Insolvency.

In all other respects the PDS remains unchanged.

Ref: SPDS21ROUMPDSBT01-GX119614101

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

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