Schedule

Chubb Group Personal Accident and Sickness Insurance

CHUBB®

Policy Number:	02PO043150
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	Full-time and part-time students and postgraduate students of the Policyholder and non student members and/or participants of sports clubs, societies, clubs and/or associations of every description including but not limited to life members and/or employees, fixed term, consultants, volunteers, emeritus and honorary members of the Policyholder.
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 this policy applies whilst a covered person is engaged in university related activities including necessary direct travel to and from such activities.
Policy Wording & PDS:	Group PA - 21ROUMPDSGPA01	

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 & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	100,000
	Events 2-19	100,000

Categories	Part B - Bodily Injury Resulting in Surgery Benefits
1	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	750x 104 weeks	100.00	7 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	0 x 0 weeks	0.00	0 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	250	2,000

Additional Cover

Categories	Return to Work Assistance	Tuition or Advice Expenses
1	20,000	4,500

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
1	3,000	per employee: 5,000

Categories	Visitors Benefit	Corporate Image Protection
1	15,000	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	7,500	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 500 max weeks: 26	15,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	per Dependent Child: 10,000	per Dependent Child: 10,000

	max per Family: 30,000	max per Family: 30,000

Categories	Modification Expenses	Chauffeur Services
1	10,000	2,500

Categories	Executor Emergency Cash Advance	Emergency Home Help
1	25,000	500 x 26 weeks Excess: 0 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1	500 x 26 weeks Excess: 0 days	5,000

Categories	Bed Care
1	per week: 500 max weeks: 26

Categories	Terrorism Injury Benefit
1	per person: 20,000 Aggregate: 200,000

Categories	Accommodation and Transport Expenses	Education Fund Benefit
1	10,000	5,000

Categories	Out of Pocket Expenses	Childcare Benefit
1	5,000	5,000

Categories	Work Experience Benefit	Workplace Assault Benefit
1	5,000	5,000

Categories	Workplace Trauma Benefit	Air or Road Rage Benefit
1	5,000	5,000

Categories	Carjacking Benefit - Excess and Vehicle Hire	Carjacking Assault Benefit
1	5,000	5,000

Categories	Reconstructive or Cosmetic Surgery Benefit	Cancer Benefit
1	20,000	5,000

Categories	Public Transport Ticket
1	5,000

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	2,500,000
Non-Scheduled Flights (B):	2,500,000
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

Chubb Group Personal Accident & Sickness Insurance Policy Wording and Product Disclosure Statement Amendment

Important information about this SPDS

This SPDS contains particulars of changes to the Group Personal Accident Product Disclosure Statement & Policy Wording (Group Personal Accident Policy Wording and PDS) 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 Group Personal Accident 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 section of the Policy titled **'Additional Cover Under the Policy'** is amended by adding the following additional benefits:

38. Non-Medicare Medical Expenses
If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to engage as a student at an educational institution, in respect of an event occurring while that Covered Person:

a) is attending that institution in accordance with the requirements of that institution; or
b) is, in the course of such attendance, taking part in an activity organised and supervised by that institution; or
c) 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 $10,000. An excess of $50 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.

39. HECS &/OR Post Graduate Fees
If during the Period of Insurance, an Covered Person suffers an Injury which results in Capital Benefits Events 2-19, We will pay a proportion of your HECS &/or Post Graduate Fees in accordance with Our Schedule of Benefits for Section 1 - Part A based on the Event paid & percentage applicable, percentage of which will be applied to the benefit amount in the schedule should you be unable to undertake any further studies whatsoever as a result of Your Injury. Subject to a maximum benefit of $15,000.

40. Injury resulting in metal illness
If in the event a Covered Person suffers a Bodily Injury and as a result suffers a mental illness and in the opinion of a duly qualified psychologist or psychiatrist the Covered Person is unable to engage in their usual occupation, We will

pay the Cover Persons loss of Salary up to $250 per week for 26 weeks or $5 000.

41. AIDS/HIV, Hepatitis C and Hendra Virus Extension
If during the Period of Insurance and while a person is a Covered Person, the Covered Person is infected with the Human Immunodeficiency Virus (HIV) or any variation or acquires Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), Hepatitis C and/or Hendra Virus as a result of a Bodily Injury or an Accident including but not limited to medical treatment, needle stick injury and assault by a third party, We will pay a Lump Sum benefit of $50,000.

Sero-conversion evidence of such infection must occur within six (6) months of the Bodily Injury or Accident. Infection transmitted by any other means, including but not limited to sexual activity or non- medical intravenous drug use, is not Bodily Injury under this insurance. Any Bodily Injury that may lead to the diagnosis of Acquired Immune Deficiency Syndrome (AIDS) must be reported as soon as practical to Us and medical tests carried out by a Doctor on a blood sample taken within seven (7) days from the date the Bodily Injury occurred. The diagnosis of such medical tests must prove positively that the Covered Person was not HIV positive at the time and date the Bodily Injury occurred.

Diagnosis must be made positively by laboratory and/or clinical tests.

42. Injury Assistance Benefit
If during the period of Insurance a Covered Person suffers a Bodily Injury for which benefits are payable under Events 25, and26. We will reimburse 100% of the actual (maximum) additional public transport expenses incurred by the Covered Person for the procurement of medical services/treatment certified as necessary by the Covered Person's attending Doctor.

We will pay to a maximum amount of $250 per week for a maximum of 16 weeks.

43. Emergency Transport Benenfit
If during the Period of Insurance and while a person is a Covered Person, the Covered Person suffers an accidental Bodily Injury, We will reimburse the cost of such reasonable emergency road, air or water transportation costs up to a maximum of five thousand dollars ($5,000) per event.

Provided always that We will not be liable for:
a) Any costs We are prohibited by law from paying;
b) Any costs that are recoverable from any other source.

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

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 Group Personal Accident 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 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.

In all other respects the PDS remains unchanged.

Ref: SPDS21ROUMPDSGPA01-GX119614301

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.

Contact Us

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