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**BUSINESS TRAVEL**

**CERTIFICATE OF CURRENCY**

This letter is to certify that our client's policy is current as detailed below and cover has been granted in terms of the Insurer's Standard Policy.

The policy referred to is current as at the date of issue of this certificate and whilst, a due date has been indicated it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date.

This certificate is not a substitute for the Policy of Insurance. The policy, not this certificate, details the rights and obligations of the Insured and the extent of the insurance cover.

**Policyholder(s):** University of Wollongong (Categories 1 - 5)  
& UOWD Ltd (Categories 6)

**Covered Person(s)  
/Categories:**

1. Council members including Governing Body, Chancellor, Deputy or Vice Chancellor, Director General of Education, Members appointed by the Governor-In-Council, Committee Members, Board Members of the Guild, Members of Foundations whilst on University Business including Accompanying Spouses/Partners and Dependent Children whilst on authorised business travel
2. Employees of the Policyholder including Accompanying Spouse/Partners and Dependent Children whilst on authorised business travel of the Policyholder but only in respect of overseas trips.
3. Honorary Employees & Visiting Lecturers during the period of their tenure as a visiting Lecturer.
4. Voluntary Workers whilst on the business of the Policyholder.
5. All Students undertaking journeys associated with post Graduate and under graduate studies, University business or practicum
6. All Employees, voluntary and honorary Employees (including lecturers) of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Children

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- Scope of Cover:**
1. Cover under this Policy applies whilst a Covered Person is engaged in Journey (as defined) undertaken on the Policyholder's business, including any incidental private travel.
  - 2,5,6. Cover under this Policy applies whilst a Covered Person is engaged in a Journey (as defined) undertaken on the Policyholder's business, including any Incidental Private Travel.
  - 3,4. All those journeys (as defined) to which a Covered Person is exposed whilst actually engaged in work including necessary direct travel to and from such work on behalf of the Policyholder provided always that the policy shall only apply in respect of such work officially organised by and under the control of the Policyholder, including any incidental private travel.

- Journey Definition:**
1. Journey shall mean any trip involving travel from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Everyday commuting shall not be regarded as a Journey on the business of the Policyholder. The maximum duration of any one trip shall be 365 days.
  2. Journey shall mean any trip involving travel exceeding 50km from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey on the business of the Policyholder. The maximum duration of any one trip shall be 365 days.
  3. Journey shall mean any trip from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is reached first). Everyday commuting shall not be regarded as a Journey on the business of the Policyholder. The maximum duration of any one trip shall be 365 days.
  4. Journey shall mean any trip from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is reached first). Everyday commuting shall not be regarded as a journey on the business of the Policyholder. The maximum duration of any one trip shall be 365 days.
  5. Journey shall mean any trip involving travel exceeding 50km from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey on the business of the Policyholder. The maximum duration of any one trip shall be 365 days.

6. Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination one hundred (100) 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 trip shall be 365 days.

**Policy Wording  
& PDS:**

14PDSACEBT01 ACE Business Travel Insurance Policy Wording and PDS

**Period of  
Insurance:**

31 December 2014 to 31 December 2015

## 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	300,000	
	Events 2-19	300,000	
2	Event 1 - Accidental Death	250,000	
	Events 2-19	250,000	
3,4,5	Event 1 - Accidental Death	100,000	
	Events 2-19	100,000	
6	Event 1 - Accidental Death	5 x Salary up to 500,000	
	Events 2-19	5 x Salary up to 500,000	
Categories	Part B - Bodily Injury Resulting in Surgery - Benefits	Part C - Sickness Resulting in Surgery - Benefits	
1,2,3,4,5	0	0	
6	20,000	20,000	
Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	1,500 x 104 weeks	85.00	7 days
2	850 x 104 weeks	85.00	7 days
3,4,5	500 x 104 weeks	85.00	7 days
6	2,000 x 104 weeks	85.00	14 days
Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period - Part C
1,2,3,4,5,6	0 x 0 weeks	0.00	0 days
Categories	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Limit Per Tooth
1,2,3,4,5,6	3,000	1,000	0

### Additional Cover Under Section 1

Categories	Specified Sickness - Death Benefit	Corporate Image Protection
1,2,4,5,6	25,000	15,000
3	25,000	15,000

<b>Categories</b>	<b>Independent Financial Advice</b>	<b>Coma Benefit</b>
1,2,3,4,5,6	7,500	Per Day: 50 Maximum Period: 3 months
<b>Categories</b>	<b>Partner Retraining Benefit</b>	<b>Spouse / Partner Accidental Death Benefit</b>
1,2,3,4,5,6	15,000	25,000
<b>Categories</b>	<b>Dependent Child Supplement</b>	<b>Orphaned Benefit</b>
1,2,4,5,6	Per Child: 5,000 Per Family: 15,000	Per Child: 5,000 Per Family: 10,000
3	Per Child: 500 Per Family: 26	Per Child: 5,000 Per Family: 10,000
<b>Categories</b>	<b>Domestic Help Expenses for Accompanying Spouse</b>	<b>Premature Birth / Miscarriage Benefit</b>
1,2,3,4,5,6	Per Week: 500 Maximum Period: 26 weeks	5,000
<b>Categories</b>	<b>Tuition or Advice Expenses</b>	<b>Modification Expenses</b>
1,2,3,4,5,6	Per Child: 750 Maximum Period: 6	10,000
<b>Categories</b>	<b>Unexpired Membership Benefit</b>	<b>Chauffeur Benefit</b>
1,2,3,4,5,6	2,500	2500
<b>Categories</b>	<b>Executor Emergency Cash Advance</b>	
1,2,3,4,5,6	25,000	

**SECTION 2: Kidnap and Ransom / Extortion Cover**

<b>Categories</b>	<b>Sum Insured</b>
1,2,3,4,5,6	250,000

**Additional Cover under Section 2**

<b>Categories</b>	<b>Trauma Counselling - per visit</b>	<b>Trauma Counselling - per Covered Person</b>
1,2,3,4,5,6	500	5,000

**SECTION 3: Hijack and Detention**

<b>Categories</b>	<b>Sum Insured</b>	<b>Daily Benefit</b>	<b>Maximum Days</b>
1	60,000	100	600
2,3,4,5,6	6,000	100	60

**Additional Cover under Section 3**

Categories	Legal Cost
1	30,000
2,3,4,5	3,000
6	20,000

**SECTION 4: Medical, Evacuation and Additional Expenses**

Categories	Sum Insured	Excess
1,2,3,4,5,6	Unlimited	100

**Additional Cover under Section 4**

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1,2,3,4,5,6	Per Day: 200	Per Day: 50 Maximum: 1,500
Categories	Trauma Counselling Benefit	HIV / AIDS contracted through Bodily Injury
1,2,3,4,5,6	0	0

**SECTION 5: ACE Assistance & Security Advice**

Categories	Included
1,2,3,4,5,6	Yes +61 2 8907 5995 <a href="http://www.aceassistance.com">www.aceassistance.com</a>

**SECTION 6: Cancellation and Disruption**

Categories	Loss of Deposits	Excess
1,2,3,5	Unlimited	0
4,6	20,000	0
Categories	Cancellation and Curtailment Expenses	Excess
1,2,3,4,5,6	Unlimited	100

**Sub-limits under Section 6**

Categories	Incidental Private Travel and/or Directors and Executives Private Travel (applicable to Loss of Deposits only)	Out of Pocket Expenses (such as phone charges, food etc.)
1,2,3,4,5,6	20,000	Per Day: 150 Maximum: 1,500

**Additional Cover under Section 6**

<b>Categories</b>	<b>Frequent Flyer Points</b>	<b>Funeral Expenses</b>
1,2,3,4,5,6	10,000	25,000
<b>Categories</b>	<b>Pet Boarding Expenses</b>	<b>Missed Transport Connection</b>
1,2,3,4,5,6	Per Day: 250 Maximum: 2,500	10,000
<b>Categories</b>	<b>Overbooked Flight</b>	
1,2,3,4,5,6	2,500	

**SECTION 7: Alternative Employee/Resumption of Assignment Expenses**

<b>Categories</b>	<b>Sum Insured</b>
1,2,3,4,5,6	20,000

**SECTION 8: Baggage And Travel Documents**

<b>Categories</b>	<b>Baggage and Business Property</b>	<b>Excess</b>	<b>Limit any one (1) item</b>
1,2,3,4,5,6	10,000	100	2,500
<b>Categories</b>	<b>Electronic Equipment</b>	<b>Excess</b>	
1,2,3,4,5,6	8,000	250	
<b>Categories</b>	<b>Money and Travel Documents</b>	<b>Excess</b>	
1,2,3,4,5,6	3,000	0	
<b>Categories</b>	<b>Deprivation of Baggage</b>		
1,2,3,4,5,6	3,000		

**Additional Cover under Section 8**

<b>Categories</b>	<b>Repatriation of Belongings</b>	<b>Home Burglary Excess Benefit</b>
1,2,3,4,5,6	1,000	2,000
<b>Categories</b>	<b>Keys and Locks</b>	<b>Identity Theft Extension</b>
1,2,3,4,5,6	2,000	20,000

**SECTION 9: Personal Liability**

<b>Categories</b>	<b>Sum Insured</b>
1,2,3,4,5,6	10,000,000

**Additional Cover under Section 9**

Categories	Court Attendance Benefit
1,2,3,4,5,6	Per Day: 100 Maximum: 1,000

**SECTION 10: Rental and Personal Vehicle Excess**

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1,2,3,4,5,6	5,000	2,000

Categories	Vehicle Hire
1,2,3,4,5,6	Per Day: 500 Maximum: 2,500

**Additional Cover under Section 10**

Categories	Towing Expenses
1,2,3,4,5,6	1,000

**SECTION 11: Extra Territorial Workers' Compensation**

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1,2,3,4,5,6	1,000	1,000,000	2,000,000

**SECTION 12: Political & Natural Disaster Evacuation**

Categories	Evacuation Expenses
1,2,3,4,5,6	20,000

**Additional Cover under Section 12**

Categories	Specialist Security Services
1,2,3,4,5,6	50,000

Categories	Aggregate Limit of Liability
1,2,3,4,5,6	250,000

**SECTION 13: Search & Rescue Expenses**

Categories	Sum Insured (per person)	Aggregate Limit of Liability
1,2,3,4,5,6	20,000	100,000

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

Any one (1) Period of Insurance (A):	5,000,000
Non-scheduled Flights (B):	250,000
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

**SECTION 8 - BAGGAGE/BUSINESS PROPERTY, ELECTRONIC EQUIPMENT, DEPRIVATION OF BAGGAGE AND MONEY/TRAVEL DOCUMENTS:** It is hereby noted and agreed that the excess for Electronic Equipment is \$250 or 10% of the value of the item/s, whichever is greater.

**SPOUSE/PARTNER SECTION 1:** Section 1 Part A - Lump Sum Benefits is limited to \$100,000 with respect to Category 2 Spouses/Partners.

**Insurer:** ACE Insurance

**Policy Number:** 02PP008893

**Signed:**



**Dated:** 15/12/2014