

# Schedule

## Chubb Business Travel Insurance



<b>Policy Number:</b>	02PP021588	
<b>Policyholder(s):</b>	Cycling Australia Inc	
<b>Broker:</b>	JARDINE LLOYD THOMPSON P/L	
<b>Address:</b>	Level 8 570 Bourke Street Melbourne, VIC 3000	
<b>Period of Insurance:</b>		
<b>From:</b>	30 April 2019	(at 04:00pm)
<b>To:</b>	30 April 2020	(at 04:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
<b>Premium:</b>	As Agreed	
<b>Goods &amp; Services Tax:</b>	As Agreed	
<b>Stamp Duty:</b>	As Agreed	
<b>Total Payable:</b>	<b>As Agreed</b>	
	Renewal to be reassessed for any subsequent Period of Insurance	

<b>Signed at:</b>	<b>Melbourne</b>	<b>Authorised Representative</b>
<b>On:</b>	<b>30 April 2019</b>	
		<b>Simon Reid</b> GBU Underwriter, A&H, NSW

## Description of Cover

<b>Covered Person(s) / Categories:</b>	<ol style="list-style-type: none"> <li>1. All Directors, Executives, Board Members, Managers and Selectors of the Policyholder including accompanying spouses and/or family and/or companions.</li> <li>2. All team management, medical staff, coaches, participating officials, judges and committee members of the Policyholder</li> <li>3. All full time, part time and casual staff of the Policyholder (including but not limited to apprentices, voluntary workers and work experience students).</li> <li>4. All official members of the Australian Cycling Team who hold an international license and are travelling with the approval of the Policyholder or travelling to a sanctioned event approved by the Policyholder, whilst representing the Australian Cycling Team. Athletes can be from any discipline of riding (Road, BMX, MTB, Cyclocross)</li> <li>5. All full time, part time and casual staff of the Australian Cycling Team, including contractors and carers of para-athletes</li> <li>6. All athletes who are hold a scholarship with the Policyholder, including whilst representing the Australian Cycling Team.</li> <li>7. All official members of the Pro Conti Teams as authorised by the Policyholder</li> </ol>
<b>Scope of Cover:</b>	1,2,3,4, 5,6,7. Cover under the Policy applies whilst a Covered Person is on a Journey.
<b>Journey Definition:</b>	1,2,3,4, 5,6,7. 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 (1) trip is one hundred & eighty (180) days.
<b>Policy Wording &amp; PDS:</b>	17PDSBT01 Business Travel Policy Wording and PDS

## 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
1,2,3,5	Event 1 - Accidental Death	5 x Salary up to 500,000
	Accidental Death (Accompanying Spouse / Partner)	250,000
	Events 2-19	5 x Salary up to 500,000
	Events 2-19 (Accompanying Spouse / Partner)	250,000
4,6,7	Event 1 - Accidental Death	0
	Accidental Death (Accompanying Spouse / Partner)	0
	Events 2-19	0
	Events 2-19 (Accompanying Spouse / Partner)	0

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1,2,3,5	20,000
4,6,7	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1,2,3,5	3,000 x 104 weeks	85.00	7 days
4,6,7	0 x 0 weeks	0.00	0 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1,2,3,4,5,6,7	0 x 0 weeks	0.00	0 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1,2,3,5	20,000
4,6,7	0

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
1,2,3,4,5,6,7	0	0	0

### Additional cover Under Section 1

Categories	Death by Specified Causes (Specified Sickness)	Corporate Image Protection
1,2,3,4,5,6,7	0	0

Categories	Independent Financial Advice	Coma Benefit
1,2,3,4,5,6,7	0	Per Week: 500 Max Weeks: 26

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1,2,3,4,5,6,7	15,000	25,000
Categories	Dependent Child Supplement	Orphaned Benefit
1,2,3,4,5,6,7	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
1,2,3,4,5,6,7	Per Week: 500 Max Weeks: 26	5,000
Categories	Tuition or Advice Expenses	Modification Expenses
1,2,3,4,5,6,7	4,500	10,000
Categories	Unexpired Membership Benefit	Chauffeur Benefit
1,2,3,4,5,6,7	3,000	2,500
Categories	Executor Emergency Cash Advance	Accommodation and Transport Expenses
1,2,3,4,5,6,7	25,000	10,000
Categories	Education Fund Benefit	Out of Pocket Expenses
1,2,3,4,5,6,7	5,000	5,000
Categories	Student Tutorial Costs	Childcare Benefit
1,2,3,4,5,6,7	Per Week: 500 Max Weeks: 26	5,000
Categories	Replacement Staff / Recruitment Costs	Air or Road Rage Benefit
1,2,3,4,5,6,7	5,000	5,000
Categories	Carjacking Assault Benefit	Reconstructive or Cosmetic Surgery Benefit
1,2,3,4,5,6,7	5,000	20,000
Categories	Terrorism Injury Benefit	
1,2,3,4,5,6,7	Per Person: 20,000 Aggregate: 200,000	

## SECTION 2: Kidnap and Ransom / Extortion Cover

Categories	Sum Insured
1,2,3,4,5,6,7	500,000

**Additional cover under Section 2**

Categories	Public Relations Benefit
1,2,3,4,5,6,7	15,000

**SECTION 3: Hijack and Detention**

Categories	Daily Benefit	Maximum Sum Insured	Maximum Days
1,2,3,4,5,6,7	1,000	20,000	20

**Additional cover under Section 3**

Categories	Legal Cost
1,2,3,4,5,6,7	50,000

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

Categories	Sum Insured	Excess
1,2,3,4,5,6,7	Unlimited	0

**Additional cover under Section 4**

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1,2,3,4,5,6,7	Per Day: 200 Max Days: 30	Per Day: 50 Maximum: 1,500

Categories	Trauma Counselling Benefit
1,2,3,4,5,6,7	5,000

Categories	Accidental HIV Infection Benefit - Medical Reimbursement	Accidental HIV Infection Benefit - Lump Sum
1,2,3,4,5,6,7	100,000	30,000

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

Categories	Included
1,2,3,4,5,6,7	YES +61 2 8907 5995 <a href="http://www.chubbassistance.com/au">www.chubbassistance.com/au</a>

## SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1,2,3,4,5,6,7	10,000	200

Categories	Cancellation and Curtailment Expenses	Excess
1,2,3,4,5,6,7	100,000	200

### Sub-limits under Section 6

Categories	Incidental Private Travel and/or Directors and Executives Private Travel	Out of Pocket Expenses (such as phone charges, food etc.)
1,2,3,4,5,6,7	20,000	Per Day: 150 Maximum: 1,500

### Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1,2,3,4,5,6,7	10,000	50,000

Categories	Pet Boarding Expenses	Missed Transport Connection
1,2,3,4,5,6,7	2,500	5,000

Categories	Overbooked Flight	Corporate Event Extension
1,2,3,4,5,6,7	5,000	Per Person: 20,000 Aggregate: 100,000

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

Categories	Sum Insured
1,2,3,4,5,6,7	10,000

## SECTION 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess
1,2,3,4,5,6,7	5,000	50

Categories	Electronic Equipment	Excess
1,2,3,4,5,6,7	5,000	250

Categories	Money and Travel Documents	Excess
1,2,3,4,5,6,7	5,000	50

Categories	Deprivation of Baggage
1,2,3,4,5,6,7	3,000

**Additional cover under Section 8**

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1,2,3,4,5,6,7	1,000	2,000

Categories	Keys and Locks	Identity Theft Extension
1,2,3,4,5,6,7	2,000	20,000

Categories	Lost Earnings	Data Recovery Benefit
1,2,3,4,5,6,7	Per Day: 250 Max: 10,000	20,000

**SECTION 9: Personal Liability**

Categories	Sum Insured
1,2,3,4,5,6,7	10,000,000

**Additional cover under Section 9**

Categories	Court Attendance Benefit
1,2,3,4,5,6,7	Per Day: 100 Maximum: 1,000

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

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1,2,3,4,5,6,7	5,000	2,000

Categories	Vehicle Hire
1,2,3,4,5,6,7	Per Week: 500 Maximum: 2,500

**Additional cover under Section 10**

Categories	Towing Expenses
1,2,3,4,5,6,7	1,000

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

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1,2,3,4,5,6,7	1,000	500,000	1,000,000

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

Categories	Evacuation Expenses
1,2,3,4,5,6,7	50,000

**Additional cover under Section 12**

Categories	Specialist Security Services
1,2,3,4,5,6,7	50,000

Categories	Aggregate Limit of Liability – Section 12
1,2,3,4,5,6,7	500,000

**SECTION 13: Search & Rescue Expenses**

Categories	Sum Insured	Aggregate Limit of Liability
1,2,3,4,5,6,7	20,000	100,000

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

Any one (1) occurrence - Personal Accident and Sickness (A)	5,000,000
Non-scheduled Flights (B):	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
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 PDS Policy Wording and Product Disclosure Statement Amendment**

### **Important information about this SPDS**

This SPDS contains particulars of changes to the Business Travel Insurance Policy Wording and PDS (Business Travel 17PDSBT01) and Product Disclosure Statement ("PDS"), which was prepared on 26 December 2017. 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 15 April 2019.

### **Supplementary information**

The PDS is updated as follows:

## **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:

- 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 workersA compensation does not apply), the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of \$2,000. An excess of \$100 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:
  - o Medical
  - o Surgical
  - o X-ray
  - o Chiropractic
  - o Osteopathic
  - o Physiotherapy
  - o Hospital
  - o 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.

## **GENERAL EXCLUSIONS APPLICABLE TO THE POLICY**

It is hereby declared and agreed General Exclusion 1b, Professional Sports, is deleted in its entirety.

### **EXCLUSIONS UNDER SECTION 4**

#### **Professional / Elite Athletes**

It is hereby agreed and declared that Section 4 of the Policy, We shall not be liable for any Medical, Evacuation & Additional Expenses incurred for a loss as a result of a Covered Person participating in:

- The Olympic Games and/or Commonwealth Games; and/or
- when representing a listed UCI World Tour team (including but not limited to the Tour de France, the Giro d'Italia, the Vuelta a Espana – as well as prestigious international one-day classics).

At all other times whilst on a Journey, the Policy remains unchanged.

## **GENERAL DEFINITIONS APPLICABLE TO THE POLICY**

**Sanctioned Event** means a 'Race', 'ride' or 'training' activity conducted under the endorsed protocols of an Affiliated Entity of the Policyholder, and when all the participants in that event are members of the Policyholder.

**Affiliated Entity** means a state, association, club or registered promoter who has satisfied their terms of affiliation with the Policyholder.

**Race** means a competitive cycling event where placings and times may be awarded.

## **SECTION 10 - RENTAL AND PERSONAL VEHICLE EXCESS**

It is hereby declared and agreed that the definition for Rental Vehicle under Section 10 - Rental and Personal Vehicle Excess, is amended to read as follows:

**Rental Vehicle** means a rented sedan, station wagon, hatchback or four-wheel drive (4WD), single axle trailer and other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying a Covered Person in accordance with the Rental Vehicle hiring agreement and shall not include any other vehicle or use.

It is further agreed that under Section 10 - Rental and Personal Vehicle Excess - Extent of Cover - point 2, is amended to read as follows:

2. the Covered Person uses their personal motor vehicle or single axle trailer for business purposes, and is involved in a collision for which they become legally liable, or their motor vehicle is stolen or damaged as the result of a Carjacking Incident, We will:

- a) reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Person's comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
- b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Person's vehicle; and/or
- c) pay a weekly benefit to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.

The maximum amount We will pay in respect to any one (1) collision under paragraph 2 above (personal motor vehicle) for (a) and (b) combined is shown on the Schedule against Section 10, Personal Vehicle Excess and for (c) is shown on the Schedule against Section 10, Vehicle Hire.

## **ONGOING MEDICAL EXPENSES**

It is hereby declared and agreed that Section 4 - Medical, Evacuation & Additional Expenses - Definitions Under Section 4 - point 7 is amended to read as follows and not as stated in the Policy Wording:

7. ongoing medical expenses incurred after a Covered Person has returned to their Country of Residence for the treatment of a Bodily Injury or Sickness for which treatment was first sought and received whilst on an overseas Journey, unless excluded under General Exclusions 3 or 4. If a Covered Person returns to a country other than Australia, New Zealand or the USA, ongoing medical expenses are limited to a maximum of \$50,000. Where a Covered Person remains in the USA, ongoing medical expenses are limited to \$20,000.

## **EXCLUSIONS UNDER SECTION 8**

It is hereby declared and agreed that under Section 8 of the Policy, We shall not be liable for any Loss, theft, damage or expenses to bicycles.

In all other respects the PDS remains unchanged.

Ref: SPDS17PDSBT01-GX46707301

## **General Insurance Code of Practice**

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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](http://www.codeofpractice.com.au) and on request.

## **Privacy Statement**

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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](http://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](mailto: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](mailto:Privacy.AU@chubb.com).

## **Contact Us**

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