TRAVEL INSURANCE FOR EMPLOYEES & VOLUNTEERS COVER SUMMARY

This Cover Summary reflects the scope of cover the University allows to employees and volunteers travelling on University business. This may vary from the AIG insurance policy purchased by the University. Where there are differences, this Cover Summary prevails. If you require additional cover, you are entitled to purchase separate insurance at your own cost.

DATE: 1 November 2016
INSURER: AIG Australia Limited
POLICY NO: 2200103398

TRAVEL ASSISTANCE: You must register with your name, email address and policy number 2200103398.

www.aig.com/TravelAssistanceAustralia

DOWNLOAD THE APP: www.travelguardapp.com.au

24 HOUR EMERGENCY ASSISTANCE: Phone + 603 2118 0647 – reverse charges

EMAIL ASSISTANCE: auassistance@aig.com

Insured
The University of Sydney
and any subsidiary company for their respective rights and interests

Period Of Insurance
From 4.00 pm on 31st October, 2016
To 4.00 pm on 31st October, 2017

Insured Persons
All employees of the Insured including Senate members and University titleholders, travelling on behalf of the Insured for a business purpose and which travel is authorized by the Insured.

All Volunteers of the Insured whilst engaged in the business of the Insured including direct travel to and from such activities.

Operation of cover
Whilst an Insured Personal is engaged in a Journey that involves a destination beyond 50 kilometres from the place of departure for the commencement of the Travel. Subject to a maximum period of 270 days.

Geographical Limits
Worldwide excluding countries where cover is prohibited by UN, US, EU or Australian sanctions.

Excluded countries include Cuba and Iran.

If you plan to travel to these places please contact Audit & Risk Management for advice, at least 14 days before travelling.

Excess
Temporary total disablement – 7 day

Age Limit
Under 85 years of age

Coverage section

<table>
<thead>
<tr>
<th>Schedule of Benefits</th>
<th>Maximum Sum Insured per Insured Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Personal Injury</td>
<td>*$500,000</td>
</tr>
<tr>
<td>2 Death and Permanent total disablement</td>
<td>$3,000</td>
</tr>
<tr>
<td>3 7 x annual income to maximum of Weekly benefits</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>4 85% of income to a maximum of 156 weeks</td>
<td>$50,000</td>
</tr>
<tr>
<td>5 Medical Expenses Unlimited</td>
<td>$100,000</td>
</tr>
<tr>
<td>6 Repatriation of Mortal Remains</td>
<td>$50,000</td>
</tr>
<tr>
<td>7 Emergency Medical Evacuation</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>8 Cancellation /Curtailment /Additional Expenses</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>9 Personal Liability</td>
<td>$15,000</td>
</tr>
<tr>
<td>10 Luggage, Personal effects, travel documents, money etc</td>
<td>$20,000</td>
</tr>
<tr>
<td>11 Alternative employee (except volunteers)</td>
<td>$5,000</td>
</tr>
<tr>
<td>12 Rental vehicle collision damage and theft excess cover (you must purchase insurance offered by vehicle rental company for this cover to apply)</td>
<td>$5,000</td>
</tr>
<tr>
<td>13 Missed Transport Connection</td>
<td>$1,000,000 / Compensation $1,000 per week</td>
</tr>
<tr>
<td>14 Extra Territorial Workers</td>
<td>$500,000</td>
</tr>
<tr>
<td>15 Kidnap, ransom and extortion</td>
<td>$50,000</td>
</tr>
<tr>
<td>16 Political evacuation and natural disaster expenses</td>
<td>Included</td>
</tr>
<tr>
<td>17 Corporate Traveller’s family assistance</td>
<td>Included</td>
</tr>
</tbody>
</table>

* Benefit reduces to $50,000 for travel on unscheduled air travel
The Insured Parties must comply with the following Notices:

**Additional Benefits**
- Domestic Help (Non-Income Earners) to a maximum of $1,000 per week of Total Temporary Disablement not exceeding 104 weeks for any one event subject to the Elimination Period shown on the Schedule.
- Home Tutorial Benefit (Full Time Students) limited to 100% of the actual cost of Home Tutorial Expenses to a maximum of $1,000 per week for each week of TTD not exceeding 104 weeks for any one event subject to the Elimination Period shown on the Schedule.

**Principal Exclusions**
- **Private and holiday travel.** This is not covered by the University Travel insurance. If you are planning on taking any such travel before, during or after your University approved activities and have any questions please contact Audit and Risk Management as noted below.
- Medical expenses incurred in a country of which you are a citizen or permanent resident or where you are residing on an overseas expatriate assignment, or the country you would like the insurer to return you if repatriation is necessary.
- Loss of Electronic Equipment unless carried as hand luggage.
- Routine medical costs and medical costs for which a Medicare benefit is payable.
- Theft of property unless caused through violent or forcible entry to residence or vehicle. Proof of theft such as police report required, as simple loss is not covered.
- Cover for accompanying Persons.
- Sickness or Disease under Personal Injury Section.
- Following lost or delayed baggage, only essential and reasonable emergency costs will be paid. It will be your responsibility to establish the costs incurred were essential and reasonable.
- Loss of frequent flyer points.
- Loss of money, other than through a sudden, unforeseen and unexpected event.
- Travelling in any unlicensed aircraft or flying or engaging in any other aerial activity as part of the aircraft’s crew.
- Damage to rental vehicle unless you have purchased insurance offered by rental company.
- Suicide, attempted suicide or deliberately self-inflicted injury.
- Expenses incurred where the Insured Person has travelled against the advice of a Physician or when knowingly unfit to undertake a journey.
- Fraudulent means or devices to obtain benefits under this policy.
- Any criminal act or intentional; illegal act.
- Journeys in excess of 270 days unless agreed by insurer.
- Normal commuting travel to and from work.

**Notes**
- All enquiries to be referred to University of Sydney, Audit and Risk Management: vlad.nesic@sydney.edu.au
  Telephone no. (612) 9351 4127

**CLAIMS**

(a) No admission of liability or fault may be made in any form to a claimant. To do so may breach the policy conditions and enable insurers to avoid settlement.

(b) Any notice of a potential or actual claim must be referred immediately to OAMPS Insurance Brokers Ltd.

**Statutory Notices**
- The Insured Parties must exercise reasonable care to protect your property.
- The Insured Parties must take all reasonable precautions to prevent injury and damage to persons and property.
- The Insured Parties must give immediate notice of an incident which may give rise to a claim or of receipt of advice of a claim.
- The Insured Parties must not make any admission, offer or promise in connection with any claim and must not any time admit liability.

**THIS LIST IS NOT COMPLETE. FOR DETAILS, PLEASE REFER TO THE POLICY WORDING.**

**Duty of Disclosure:** Before you enter into a contract of General insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 as amended, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer’s decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose these matters to the insurer before you renew, extend, vary or reinstate a contract of General insurance. Your duty however, does not require disclosure of:
- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of his business, ought to know.

**Non-Disclosure** If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

The insurer will pay legal expenses in addition to the sum insured, if however, the total amount of the loss (less legal expenses) ultimately paid to the claimant(s) exceeds the sum insured then insurers will only pay (in addition to the sum insured) that proportion of the legal expenses as the sum insured bears to the loss.

**Third Party Interests:** This policy will only provide cover for your interest and does not cover the interests of any third party (e.g. financiers, lessors, etc) unless the interests of the third party are noted in the policy.

**Waiver of Insurer’s Rights:** You must not enter into any agreement without the written authority of the insurer whereby any of their rights to which they become entitled as your insurer after settling or agreeing to settle a claim are prejudiced or limited in any way otherwise all benefit under the policy will be forfeited.

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3. Nothing herein shall be construed to alter in any way the scope of insurance policy, its terms, conditions or exclusions, issued by insurers.

4. The University is not liable to the Insured Party in the event a claim is not paid or payable by Insurers unless the University fails to take reasonable steps to advise that the cover is or is likely to be cancelled or not renewed.

5. The University is not an Australian Financial Services (AFS) Licence holder. The University is not providing financial product advice, has not considered the particular needs of the Insured party and no statement is intended to influence a person or persons making a decision in relation to any insurance cover. You should consider obtaining your own financial product advice from a person holding the appropriate AFS licence.

The details listed above are not comprehensive and are provided as an outline for the policy only. Extracts from the policy are available for inspection on request at University’s Registered Offices during office hours.