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20 November 2019

CERTIFICATE OF CURRENCY BUSINESS TRAVEL INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

INSURED

The University of New South Wales and Affiliates

PERIOD OF INSURANCE

From 31st October 2019 to 31st October 2020 at 4:00pm at Sydney

INSURER

NAME	POLICY NUMBER	PARTICIPATION %
Chubb Insurance Australia Limited	01PP528908	100%

COVERED PERSONS

All Students of the Policyholder and all members (irrespective of the class of membership) of the University of New South Wales Sports Associations noting that cover is afforded to Keegan Gyoery.

SCOPE OF COVER

Cover applies whilst a Covered Person is engaged in a Journey (as defined) acting in the interest of the Policyholder and/or on University (including all entities comprising the Policyholder) business and/or whilst the Covered person is undertaking overseas travel (including student or exchange travel) endorsed by the Policyholder including Associated Leisure Travel (as defined in the Policy).

In respect of all claims arising out of War or Civil War in any and all of Afghanistan, Chechnya, Iraq, and Somalia, the limit of liability shall be \$100,000 in respect of any one event.

Political & Natural Disaster Evacuation will not be covered if the political unrest or Natural Disaster was current or reasonably foreseeable when travellers entered the country.

This insurance does not apply to countries which are the subject of Trade or Economic sanctions or similar laws or regulations of Australia, the United States of America, United Nations, European Union or United Kingdom

DEFINITION OF JOURNEY

Any trip involving travel exceeding 100km 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.

The maximum duration of any one trip shall be 365 days, however Section 8 Baggage will not apply after 180 days.

ASSOCIATED LEISURE TRAVEL DEFINITION

Associated Leisure Travel shall mean private leisure travel taken before, during or after a UNSW endorsed journey and shall equal no more than the total number of days of the period of the UNSW endorsed travel to a maximum period of four (4) months in total.

Furthermore, whilst on Associated Leisure Travel, only Section 4 Medical, Evacuation and Additional Expenses, Section 6 Cancellation and Disruption, and Section 12 Political & Natural Disaster Evacuation expenses cover will apply.

BENEFITS & COMPENSATION

Benefit	AUD
Hijack & Detention <ul style="list-style-type: none">- Sums Insured- Daily Benefit- Legal Costs- Maximum Days Note: No cover is provided whilst on Associated Leisure Travel	15,000 1,000 50,000 15
Medical & Additional Expenses <ul style="list-style-type: none">- Medical & Additional Expenses incurred outside the Covered Person's Country of Residence (and Australia) including Medical Evacuation Expenses- Funeral Expenses (Repatriation of Remains)- Continuous Bed Confinement – Daily Benefit- Continuous Bed Confinement – Maximum no. of days Notes: <ul style="list-style-type: none">- Whilst on Associated Leisure Travel cover is limited to Medical & Additional Expenses only- Limited ongoing Medical Expenses on return to County of Residence for injury/ illness first treated overseas	Unlimited 50,000 200 25
Emergency Assistance services are provided by International SOS	
Cancellation & Disruption <ul style="list-style-type: none">- Loss of Deposits- Cancellation & Curtailment Expenses	Unlimited Unlimited
Baggage / Business Property <ul style="list-style-type: none">- Limit any one item- Electronic Equipment- Deprivation of Baggage- Money & Travel Documents Note: <ul style="list-style-type: none">- Cover ceases after 180 days- No cover is provided whilst on Associated Leisure Travel- No cover is provided for Personal Electronic Equipment	15,000 7,500 15,000 Not Insured Not Insured
Alternative Employee / Resumption of Assignment Note: No cover is provided whilst on Associated Leisure Travel	10,000
Personal Liability Note: No cover is provided whilst on Associated Leisure Travel	10,000,000

Rental Vehicle Excess Waiver Note: No cover is provided whilst on Associated Leisure Travel	5,000
Extra Territorial Workers' Compensation - Weekly Benefits - Damages, Costs & Expenses Note: No cover is provided whilst on Associated Leisure Travel	1,000 1,000,000
Missed Transport Connection Note: No cover is provided whilst on Associated Leisure Travel	5,000
Overbooked Flight Note: No cover is provided whilst on Associated Leisure Travel	2,500
Political & Natural Disaster Evacuation Maximum Per Person	20,000
Search & Rescue Expenses Note: No cover is provided whilst on Associated Leisure Travel	20,000

PERSONAL ELECTRONIC EQUIPMENT DEFINITION

Coverage under Baggage shall not include cover for Personal Computers and Electronic Equipment as defined and shall be limited to Computers and Electronic Equipment owned by UNSW only.

Personal Computers and Electronic Equipment means personal computers, laptops, cameras and camera equipment and all electronic equipment including mobile phones, personal stereos, personal digital assistants (PDA's), electronic organisers, or any other hand held computers not owned by UNSW.

DEDUCTIBLES

Nil, except:

Each and Every claim for Medical Expenses	\$50
Each and Every claim for Baggage, Money/Travel Documents and Electronic Equipment	\$250

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Yours faithfully,



Indri Yasin
Senior Account Executive