

# School Travel Insurance

Policy summary and claims procedures

|                              |   |
|------------------------------|---|
| <b>Insurer:</b>              | Berkshire Hathaway Specialty Insurance (BHSI)   |
| <b>Broker:</b>               | Willis Australia Limited (WAL)  |
| <b>Policy No:</b>            | 47-ZAH-4205-01  |
| <b>Period of Insurance:</b>  | From: 4.00pm on October 31, 2016 to 4.00pm October 31, 2017, both local standard time   |
| <b>Insured:</b>              | Insured Schools, Associations or other Entities   |
| <b>Insured Persons:</b>      | Option 2:<br>Students, executives, employees, directors, consultant including their spouses and dependent children and other travelling companions whilst engaged on authorised business travel exceeding 50 kilometres from point of departure to the intended destination, including associated holiday travel for all insured persons and overseas or interstate leisure travel for all your directors (executive and non-executive), chief financial officer, chief executive officer, chief operating officer, School Principal, Vice Principal, and School Executive Team, company secretary and their accompanying relatives if they are insured persons   |
| <b>Sums Insured:</b>         | As per summary of benefits  |
| <b>Deductible:</b>           | \$50 Each and every claim for School business property only   |
| <b>Principal Exclusions:</b> | <ul style="list-style-type: none"><li>■ Intentional self-injury or suicide</li><li>■ Criminal or intentional illegal acts</li><li>■ Training or participation in professional sports</li><li>■ Air travel except as passenger in properly licensed aircraft</li><li>■ Deliberate exposure to exceptional danger</li><li>■ War, civil war, military power in Australia</li><li>■ Exemplary, punitive or aggravated damages</li><li>■ Expenses that are prohibited by law (including those outlined under the Private Health Insurance Act 2007 and the Australian Health Insurance Act 1973)</li><li>■ Expenses incurred when travelling against medical advice or to seek medical attention, including continuing treatment</li><li>■ Costs associated with change of plans, or disinclination to travel</li><li>■ Various other exclusions and uninsured areas apply to all parts of this policy (refer policy document for all details)</li></ul> |

# Summary of benefits

## Extra territorial workers' compensation

Managerial, sales and clerical workers employed by you whilst temporarily working interstate or overseas and who may claim under their jurisdiction. \*Note: Temporarily is defined as not exceeding six (6) months

|                 |              |
|-----------------|--------------|
| Weekly benefits | \$ 1,000     |
| Common law      | \$ 2,000,000 |

## Travel

|   |                         |   |                        |
|---|-------------------------|---|------------------------|
| Death and capital benefits except for dependent children / students under 18        | \$ 500,000<br>\$ 50,000 | Rental vehicle collision damage and theft excess waiver                   | \$ 10,000              |
| Accident weekly benefits (limited to 156 weeks)                                     | \$ 3,000                | Missed transport connection   | \$ 10,000              |
| Medical expenses  | \$ Unlimited            | Kidnap and ransom   | \$ 500,000             |
| Emergency medical evacuation  | \$ Unlimited            | Political evacuation and natural disaster                                 | \$ 50,000              |
| Repatriation of mortal remains  | \$ 50,000               | Corporate travellers family assistance including Education Fund per child | \$ 25,000<br>\$ 15,000 |
| Loss of deposits / cancellation fees / additional expenses                          | \$ Unlimited            | Financial advice following a claim under Death and capital benefits       | \$ 5,000               |
| Personal liability  | \$ 10,000,000           | Search and rescue (\$20,000 per person)                                   | \$ 100,000             |
| Luggage, personal effects, travel documents and credit Cards (any one item \$5,000) | \$ 20,000               | Coma benefit  | \$ 500 pw              |
| Money   | \$ 5,000                | Loss of life due to specified sickness                                    | \$ 50,000              |
| Alternative employee / resumption of assignment expenses                            | \$ 20,000               | Staff replacement / recruitment benefit                                   | \$ 10,000              |
| <b>Aggregate policy limit (except below):</b>                                       | <b>\$ 10,000,000</b>    |   |                        |
| - Kidnap and ransom   | \$ 2,000,000            |   |                        |
| - Political evacuation  | \$ 100,000              |   |                        |
| - Identity theft  | \$ 10,000               |   |                        |

## Travel claim procedures

### Emergencies

Travel Emergency Cards should be carried whilst travelling. These cards contain a telephone number for emergency assistance. The service includes:

- Medical Insurance verification
- Payment guarantees to hospitals
- Emergency Medical Advice (24 hours per day)
- Case Management if hospitalised
- Cost containment and control
- Hospital discharge planning
- Arrangement of evacuation home

### Non-emergencies

A claim form should be prepared and sent to Willis Towers Watson claims team (ensuring your ABN No. and Input Tax Credit entitlement are included) as soon as possible:

GPO Box 956  
Melbourne VIC 3001  
Phone: 1300 854 131  
Email: [au\\_claimsadmin@willis.com.au](mailto:au_claimsadmin@willis.com.au)

## Emergency contact details

### BHSI Care and Concierge

**Emergency Assistance Number**  
**+61 2 9119 6366**

Emergency line available 24 hours / 7 days for emergency travel, medical and security assistance.

**SMS: +61 416 906 429** (SMS message)  
**Email: [bhsi@dynamiqassist.com](mailto:bhsi@dynamiqassist.com)**



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