School Travel Insurance
Policy summary and claims procedures

Insurer: Berkshire Hathaway Specialty Insurance (BHSI)
Broker: Willis Australia Limited (WAL)
Policy No: 47-ZAH-4205-01
Period of Insurance: From: 4.00pm on October 31, 2016 to 4.00pm October 31, 2017, both local standard time
Insured: Insured Schools, Associations or other Entities
Insured Persons: Option 2: 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
Sums Insured: As per summary of benefits
Deductible: $50 Each and every claim for School business property only
Principal Exclusions:
- Intentional self-injury or suicide
- Criminal or intentional illegal acts
- Training or participation in professional sports
- Air travel except as passenger in properly licensed aircraft
- Deliberate exposure to exceptional danger
- War, civil war, military power in Australia
- Exemplary, punitive or aggravated damages
- Expenses that are prohibited by law (including those outlined under the Private Health Insurance Act 2007 and the Australian Health Insurance Act 1973)
- Expenses incurred when travelling against medical advice or to seek medical attention, including continuing treatment
- Costs associated with change of plans, or disinclination to travel
- Various other exclusions and uninsured areas apply to all parts of this policy (refer policy document for all details)
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  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Common law</td>
<td>$ 2,000,000</td>
</tr>
</tbody>
</table>

Travel

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death and capital benefits except for dependent children / students under 18</td>
<td>$ 500,000</td>
</tr>
<tr>
<td>Accident weekly benefits (limited to 156 weeks)</td>
<td>$ 3,000</td>
</tr>
<tr>
<td>Medical expenses</td>
<td>$ Unlimited</td>
</tr>
<tr>
<td>Emergency medical evacuation</td>
<td>$ Unlimited</td>
</tr>
<tr>
<td>Repatriation of mortal remains</td>
<td>$ 50,000</td>
</tr>
<tr>
<td>Loss of deposits / cancellation fees / additional expenses</td>
<td>$ Unlimited</td>
</tr>
<tr>
<td>Personal liability</td>
<td>$ 10,000,000</td>
</tr>
<tr>
<td>Luggage, personal effects, travel documents and credit Cards (any one item $5,000)</td>
<td>$ 20,000</td>
</tr>
<tr>
<td>Money</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Alternative employee / resumption of assignment expenses</td>
<td>$ 20,000</td>
</tr>
</tbody>
</table>

Aggregate policy limit (except below): $ 10,000,000

- 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

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@dynamoqassit.com

The information contained in this document is factual and does not constitute advice. While all reasonable skill and care has been taken in preparation of this document, it should not be construed or relied upon as a substitute for specific advice on your insurance needs. No warranty or liability is accepted by Willis Australia Limited, its shareholders, directors, employees, other affiliated companies for any statement, error or omission. Please contact us for full terms and conditions on the insurance product/s, including exclusions, limitations and endorsements applicable.

Willis Australia Limited - ABN: 90 000 321 237, AFSL No: 240600

Copyright © 2016 Willis Towers Watson. All rights reserved
willistowerswatson.com