



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, 2017 to 4.00pm October 31, 2018, both local standard time
Insured School:	Flinders Christian Community College
Insured Persons:	Option 2 Students, executives, employees, directors, consultants 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, Bursar, Business Manager and their accompanying Relatives if they are insured persons. The maximum duration of any trip must not exceed 180 days.
Territorial limit:	Worldwide
Sums Insured:	As per summary of benefits
Deductible:	\$50 Each and every claim for School business property only
Principal Exclusions:	<ul style="list-style-type: none">■ 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■ 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

Coverage Sections	Sums Insured (Per Person)	Coverage Sections	Sums Insured (Per Person)
Medical & Medical Evacuation Expenses	\$ Unlimited	Kidnap, Ransom and Extortion	\$ 500,000
BHSI Care	\$ Included	Personal Liability	\$ 10,000,000
Loss of Deposits & Additional Expenses	\$ Unlimited	Extra Territorial Workers Compensation	
- Financial Insolvency	\$ 15,000	- Weekly Benefit	\$ 1,000
- Coma Benefit - \$500 / week up to a maximum of	\$ 5,000	- Event Benefit	\$ 2,000,000
Luggage, Personal Effects, Travel Documents - \$5,000 any one item	\$ 20,000	Corporate Travellers Family Care	
- Money	\$ 5,000	- Spouse Accidental Death Benefit	\$ 25,000
- Keys and Locks	\$ 1,000	- Education Fund	\$ 15,000
Personal Injury		Identity Theft - up to a maximum of \$10,000	\$ 5,000
- Death & Capital Benefits	\$ 500,000		
Except for dependent children / students under 18	\$ 50,000		
- Weekly Injury Benefit - up to a maximum of 156 weeks and 85% of weekly income to a maximum of	\$ 3,000		
Alternative Employee / Resumption of Assignment Expenses	\$ 20,000	Search and Rescue Expenses - up to a maximum of \$100,000	\$ 20,000
Political Risk and Natural Disaster Evacuation Expenses	\$ 50,000	Home Renovations Expenses	\$ 10,000
Missed Transport Connection	\$ 10,000	Psychological Trauma Expense	\$ 20,000
Rental Vehicle Excess Cover	\$ 10,000	Death by Specified Sickness	\$ 50,000

Aggregate Limits of Liability (Per School / Educational Client)

Personal Injury	\$ 10,000,000
Kidnap, Ransom & Extortion	\$ 2,000,000
Political Risk & Natural Disaster Evacuation	\$ 200,000
Extra Territorial Workers Compensation	\$ 3,000,000

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@dynamiqassist.com


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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