

## COVERAGE SUMMARY

<b>Type of Cover:</b>	Corporate Travel Insurance
<b>Insurer:</b>	AIG Australia Limited 100% ABN 93 004 727 753 AFS Licence Number 381686
<b>Policy Form/Ref.:</b>	Corporate Passport Travel PDS JM 12/00851.5
<b>Policy Number:</b>	<b>2300111196</b>
<b>Policy Period:</b>	From: 4.00pm 30 November, 2019 To: 4.00pm 30 November, 2020
<b>Named Insured:</b>	<b>National Rifle Association of Australia Limited</b>
<b>Insured Persons:</b>	All Authorised Management, Committee Members, State & National Teams of the Insured, Accompanying Spouse and Dependant Children
<b>Nominated Persons:</b>	NIL
<b>Territorial Limit:</b>	Worldwide

### Definition of Travel

Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined:

TRAVEL means travel undertaken on the business of the Insured which is authorised by the Insured and shall include associated leisure travel provided always such travel involves a destination outside a radius of 100 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.

TRAVEL automatically extends to provide cover for Spouses and/or Dependent Children departing after the Insured Person who are travelling directly to join and remain with the Insured Person for the remainder of the Travel. It shall also provide cover for Spouses and/or Dependent Children who have been travelling with the Insured Person but are departing to returning directly to Australia before the Insured Person.

TRAVEL also means personal or non-associated leisure travel for Directors, Chief Financial Officer, Chief Executive Officer, Chief Operating Officer, Company Secretary and Nominated (Named) Executives and their accompanying Spouse and Dependent Children provided always such travel involves:

- A flight or pre-booked overnight stay,
- An Interstate destination, or
- A destination outside of Australia.

### Period of Individual Cover

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of:

- 180 consecutive days in respect of business travel trips,
- 42 consecutive days in respect of personal or non-associated leisure travel trips,

or until Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

<b>Aggregate Limit of Liability:</b>	(General Conditions – number 7)	
	7(a) Total Liability	\$2,500,000
	7(b) Unscheduled Flights	\$500,000
	7(c) Kidnap Ransom and Extortion	\$1,000,000

7(d) Personal Liability \$10,000,000

**Deductible:**

Any claim (including Business Equipment) \$250  
In respect of personal or  
non-associated leisure travel trips \$250

**SECTION 1a – Overseas Medical Expenses**

Unlimited

If an insured person whilst travelling incurs medical expenses, we will pay you or the insured person for those expenses provided that they are incurred outside of the insured person's country of residence.

**SECTION 1b – Ongoing Medical Expenses in Australia**

Included in 1A

If an insured person during a policy period incurs ongoing medical expenses in Australia for an:

1. Injury or sickness; or Dental or optical condition arising out of an injury.

Which was first treated outside the insured person's country of residence during a period of travel, we will pay you or the insured person for those expenses.

**SECTION 1c – Overseas Medical Evacuation Expenses**

Included in 1A

**SECTION 2 – Travel Guard**

Included in 1A

**SECTION 3 – Loss of Deposits and Additional Expenses**

\$100,000

(Please note sub-limits apply – see Section 3 of the Policy for details)

**SECTION 4 – Luggage, Personal Effects, Travel Documents and Credit Cards**

\$15,000

Specified Items: Included in Luggage  
Limit  
Mislaid Luggage \$3,000  
Credit Card Fraud \$3,000  
Keys and Locks \$1,000  
Money \$5,000

**SECTION 5a – Death & Capital Benefits**

If an insured person during a period of individual cover suffers an injury as defined which results within 12 consecutive months in any Event described in the Table of Events, we will pay you the Compensation stated in the Table.

Death and Capital Benefits (Events 1-19)

- |   |           |
|---|-----------|
| (a) All Authorised Management, Committee Members, State & National Teams of the insured   | \$100,000 |
| (b) Accompanying Spouse and Dependent Children  | \$100,000 |
| • The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to: | \$20,000  |

Broken Bones Benefit (Event 20)	\$7,500
Corporate Image Protection	\$10,000
Independent Financial Advice	\$5,000
Trauma Counselling	\$5,000

**SECTION 5b – Weekly Injury Benefit**

Weekly Injury Benefit (Event 21)	100% of Income to a maximum of	\$1,000 per week
	Aggregate Period	156 Weeks
	Elimination Period	7 Days
Domestic Home Help Benefit (Event 23)	85% of the cost to a maximum of	\$1,500 per week
	Aggregate Period	156 Weeks

	Elimination Period	14 Days
Student Tutorial Expenses Benefit (Event 24)	85% of the cost to a maximum of	\$1,500 per week
	Aggregate Period	156 Weeks
	Elimination Period	14 Days

### SECTION 5c – Surgical Benefits for Injury

Surgical Benefits for Injury	Maximum of	\$20,000
Brain Surgery		\$20,000
Amputation of a Limb		\$20,000
Fracture of a Limb Requiring Open Reduction		\$5,000
Any other Surgical procedure performed under general anaesthetic		\$2,500

### SECTION 5d – Surgical Benefits for Sickness

Surgical Benefits for Sickness	Maximum of	\$20,000
Open Heart Surgery		\$20,000
Brain Surgery		\$20,000
Abdominal Surgery performed under general anaesthetic		\$5,000
Any other Surgical procedure performed under general anaesthetic		\$2,500

SECTION 5e – Weekly Sickness Benefit (Event 22)	100% of Income to a maximum of	\$1,000 per week
	Aggregate Period	156 Weeks
	Elimination Period	7 Days

### Endorsement applicable to SECTION 5e – Weekly Sickness Benefit

#### Description of Cover:

If an Insured Person whilst travelling during a Period of Insurance suffers Sickness which results within 12 months in Temporary Total Disablement described in the Table of Events, We will pay the Compensation stated in the Table.

#### Definitions – in respect of Section 5e:

Sickness (in respect of Section 5E) means sickness or disease contracted by the Insured Person whilst Travelling and which results solely and directly and independently of any other cause in Temporary Total Disablement, provided such Temporary Total Disablement occurs during the Policy Period and continues for a period of not less than seven days from the date of commencement of medical treatment by a legally qualified medical practitioner.

#### Age Limits – Section 5e:

This Section does not apply to any Insured Person unless he or she is over age 18 and under 65 years of age.

#### Table of Events

Event	Sickness as defined, causing	The Compensation (each Traveller)	Aggregate Period	Elimination Period
1	Temporary Total Disablement	During such disablement the amount per week specified in the Policy Schedule or Income as defined, whichever is the lesser.	156 weeks	7 days

#### Conditions – Section 5e:

Benefits shall not be payable:

- For Section 5e in excess of a total period of 156 weeks in respect of any one Sickness.
- at all unless the Insured Person shall as soon as possible after the happening of any Sickness giving rise to a claim under this Policy Section, procure and follow proper medical advice from a legally qualified medical practitioner.
- if as a result of a Sickness the Insured Person is entitled to receive disability income benefits under any Workers' Compensation Act or Transport Accident Act or any legislation having a similar effect, Compensation payable for Section 5E will be reduced by the amount necessary to limit the total of all such disability income benefits and Compensation under this Section to the Insured Person's Income.

In all other respects this Policy remains altered.

<b>SECTION 6 – Alternative Employee or Resumption of Assignment Expenses</b>		\$10,000
<b>SECTION 7 – Political Risk and natural Disaster Evacuation Expenses</b>		\$25,000
<b>SECTION 8 – Missed Transport Connection</b>		\$10,000
<b>SECTION 9 – Rental Vehicle Excess Cover</b>		\$5,000
<b>SECTION 10 – Kidnap and Ransom and Extortion</b>		\$250,000
<b>SECTION 11 – Personal Liability</b>		\$5,000,000
<b>SECTION 12 – Extra Territorial Workers Compensation</b>		Included
	Per Week	\$1,000
	Common Law	\$1,000,000
	Any One Loss	\$1,000,000
	Annual Aggregate	\$2,000,000
<b>SECTION 13a – Corporate Travellers Family Care</b>	Spouse Accidental Death	\$25,000
<b>SECTION 13b – Corporate Travellers Family Care</b>	Education Fund	\$15,000
<b>SECTION 13c – Spouse Retraining</b>		\$15,000
<b>SECTION 14 – Identity Guard</b>	a. Legal Expenses	\$5,000
	b. Lost Wages	\$1,000
	c. Obligation to Pay	\$5,000
	d. Miscellaneous Expenses	\$5,000
	Annual Aggregate	\$10,000
<b>SECTION 15 – Search and Rescue Expenses</b>		\$20,000 per person up to a maximum of \$100,000 any one Policy period.
<b>SECTION 16 – AIG Global Security</b>		Included

#### EXCLUSIONS:

1. It is hereby declared and agreed that cover is excluded under this policy whilst an Insured is engaged in shooting competitions and training.
2. It is further declared and agreed that cover is excluded in regards to firearms and accessories whilst in use.

#### How to Make a Claim

Written notice of claim must be given to us within 30 days after the happening of any circumstances giving rise to a claim or as soon as possible thereafter. Notice may be provided by completing a claim form available at any other offices, or advising us by telephone on 1800 339 663 or by submitting a claim over the internet at [www.aig.com.au](http://www.aig.com.au). We will advise if additional information is required and you should provide this to us in a reasonable time.

Claims need to be supported by original supporting reports and documentation such as policy reports, doctor's reports, transport provider's reports, receipts, valuations or proof of ownership to the AIG Australia business address. In the event of claims under some policy sections an excess and/or additional conditions for claiming will apply. Please refer to the Policy Wording.

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**Cooling Off period**

If this insurance is purchased by a Retail Client, a cooling off period applies.

This means it may be returned to us, or your insurance intermediary, within 14 days of the date of purchase provided that no claim has arisen nor the journey commenced. In these circumstances we will cancel the policy and provide you with a full refund of premiums collected.