



Invoice # 050-534468
Policy # 2300111196

National Rifle Association of Australia Limited

INSURED	National Rifle Association of Australia Limited
BUSINESS	Principally administration of firearm sports and dealer's advocate and any other activity incidental thereto.
TERRITORIAL LIMIT	Worldwide
GOVERNING LAW OF CONTRACT	Australian.
POLICY PERIOD	From: 30 November 2020 at 4 PM Local Time (). To: 30 November 2021 at 4 PM Local Time ().
INSURED PERSON(S)	All Authorised Management, Committee Members, State & National Teams of the Insured, Accompanying Spouse and Dependant Children.
NOMINATED PERSONS	Nil
DEFINITION OF TRAVEL	<p>Cover under this Policy shall only apply whilst the Insured Person is engaged on travel during a Policy Period, as defined:</p> <p>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 Travel excluding everyday travel to and from the Insured Person's place of business.</p> <p>Travel automatically extends to provide cover for Spouses and/or Dependant 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 Dependant Children who have been travelling with the Insured Person but are departing to returning directly to Australia before the Insured Person.</p> <p>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) Employees and their accompanying Spouse and Dependant Children provided always the Insured have declared the leisure travel trips and such travel involves:- a flight or pre-booked overnight stay,- an Interstate destination, or- a destination outside Australia..</p>



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**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 or until the 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.

SCHEDULE OF BENEFITS

Each Insured Person

1A	Overseas Medical Expenses	Unlimited
1B	Ongoing Medical Expenses in Australia	Included in 1 A
1C	Overseas Medical Evacuation Expenses	Included in 1 A
2.	Travel Guard TM	Included in 1 A
3.	Loss of Deposits and Additional Expenses (Please note Sub Limits Apply)	Unlimited
4.	Luggage, Personal Effects, Travel Documents and Credit Cards	\$15,000
	Specified Items:	Included in Luggage Limit
	Mislaidd Luggage	\$3,000
	Credit Card Fraud	\$3,000
	Keys and Locks	\$1,000
	Money	\$5,000
5A	Death & Capital Benefits, Events 1 – 19	
a)	Directors, Executives, Employees, Consultants of the Insured	\$100,000
b)	Accompanying Spouse and Dependent Children	\$100,000
	* The Compensation payable for Event 1 Death of 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
5B	Weekly Injury Benefit, Events 21	100.00% 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 cost)	\$1,500
	Aggregate Period	156 Weeks
	Elimination Period	14 days
	Student Tutorial Expenses Benefit, Event 24 (85% of cost)	\$1,500
	Aggregate Period	156 Weeks
	Elimination Period	14 Days



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5C	Surgical Benefits for Injury, Section C	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 Surgery procedure performed under general anaesthetic	\$2,500
5D	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 Surgery procedure performed under general anaesthetic	\$2,500
5E	Weekly Injury Benefit, Events 22	By endorsement at 100% of Income up to \$1,000 per week
	Aggregate Period	156 Weeks
	Elimination Period	7 days
6.	Alternative Employee or Resumption of Assignment Expenses	\$10,000
7.	Political Risk and Natural Disaster Evacuation Expenses	\$25,000
8.	Missed Transport Connection	\$10,000
9.	Rental Vehicle Excess Cover	\$5,000
10.	Kidnap and Ransom and Extortion	\$250,000
11.	Personal Liability	\$5,000,000
12.	Extra Territorial Workers Compensation	Included
	Per Week	\$1,000
	Common Law	\$1,000,000
	Any One Loss	\$1,000,000
	In the Aggregate	\$2,000,000
13A	Corporate Travellers Family Care – Spouse	
	Accidental Death	\$25,000
13B	Corporate Travellers Family Care	
	Education Fund	\$15,000
13C	Spouse Retraining	\$15,000
14.	Identity Guard	
	a) Legal Expenses	\$5,000
	b) Lost Wages	\$1,000
	c) Obligation to Pay	\$5,000
	d) Miscellaneous Expenses	\$5,000
	Any one event limit	\$5,000
	Annual Aggregate	\$10,000
15.	Search and Rescue Expenses	
	Any one Insured Person	\$20,000



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Any one Policy Period \$100,000

16. AIG Global Security Included

AGGREGATE LIMITS OF LIABILITY

7(a) Total Liability	\$2,500,000
7(b) Unscheduled Flights	\$500,000
7(c) Kidnap Ransom & Extortion	\$1,000,000
7(d) Personal Liability	\$10,000,000

DEDUCTIBLE

Business Equipment:	NIL
Any Claim (including Business Equipment):	\$500
In respect of personal or non-associated leisure travel trips:	\$500

POLICY WORDING AND CONDITIONS

Corporate Passport Travel PDS JM 12/00851.5

Endorsements:

Under the AIG Corporate Passport Travel Insurance Policy, Section 5 - Personal Injury and Surgical Benefits Policy is to include according to the following:

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.

Sickness as defined, causing The Compensation (each Traveller)

Temporary Total Disablement During such disablement the amount per week specified in the Policy



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Schedule or Income as defined
whichever is the lesser.
Aggregate Period 156 Weeks
Elimination Period 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 unaltered.