

Insured Persons: All Directors (Executive and Non-Executive), Executives, Chief Financial Officer, Company Secretary, CCO, COO, General Manager and Employees of the Insured (including accompanying Family Members, Defactos, and Partners), Contractors and/or Consultants as authorised by the Insured.
Includes members of the Insured Persons family travelling un-accompanied to meet the Insured Person.

Journey Definition: Journey means an authorised business trip which commences during the Period of Insurance and is outside a radius of 100km incorporating an overnight stay. Cover shall commence when the Insured Person leaves their normal place of residence or normal place of work (whichever occurs first) and be on continuous travel until they return to their normal place of residence or normal place of work (whichever occurs first).

This Policy also extends to include cover for:

- (a) all associated leisure travel either side of authorised business trip; and / or
- (b) pure leisure travel for travel outside a radius of 100km incorporating an overnight stay for:
 - i) Company Directors, CEO, CFO, Company Secretary, General Manager;
 - ii) any Senior Employee with a direct reporting line to those specified above;
 - iii) their Accompanying Spouse / Partner and/or Dependent Children;

A journey does not include any travel that exceeds 180 days in duration unless agreed in writing by us.

BENEFIT	LIMIT PER CLAIM PER PERSON	
	BUSINESS CLASS	FIRST CLASS
Aggregate Limit(s) of Liability		
Combined Total Policy Aggregate	\$1,500,000	\$2,500,00
Section 1 (B) Non-Scheduled Flights Aggregate	\$500,000	\$1,000,000
Section 2 (C) Aggregate	\$500,000	\$1,000,000
Section 9 (B) Aggregate	\$1,000,000	As per business class
Section 9 (C) Aggregate	\$2,000,000	As per business class
Section 10 (G) Aggregate	\$150,000	\$250,000
Section 1 – Personal Accident & Sickness		
Part A - Event 1	5 x Annual Salary to a maximum of \$500,000	7 x Annual Salary to a maximum of \$750,000
Part A - Events 2-19	5 x Annual Salary to a maximum of \$500,000	7 x Annual Salary to a maximum of \$750,000
Part A - Events 1-19 (Accompanying Spouse / Partner)	\$250,000	As per business class
Part A - Event 1 Accidental Death (Dependent Children)	\$25,000	As per business class
Part A - Events 2-19 (Dependent Children)	\$50,000	As per business class
Part B - Weekly Injury	85% of weekly salary to a max of \$1,500	85% of weekly salary to a max of \$2,500
Part D - Weekly Sickness	85% of weekly salary to a max of \$1,500	85% of weekly salary to a max of \$2,500
Part C - Injury Resulting in Surgery	\$20,000	As per business class
Part E - Sickness Resulting in Surgery	\$20,000	As per business class
Part F - Fractured Bones	\$5,000	As per business class
Part G - Dental	\$2,500	As per business class
Excess Period	14 days	7 days
Benefit Period	104 weeks	156 weeks
Section 2 - Kidnap, Ransom, Extortion, Hiack & Detention		
Kidnap, Ransom & Extortion	\$500,000	\$1,000,000
Hijack & Detention	\$200 per day for a max of 60 days	As per business class
Section 3 - Overseas Medical & Medical Evacuation Expenses		
Medical & Evacuation	Unlimited	As per business class
Australian Residents ongoing Medical	12 months	24 months
Non-Australian Residents ongoing Medical Expenses	\$100,000 for a max of 52 weeks	\$100,000 for a max of 104 weeks
Continuous Bed Confinement	\$200 per day maximum of 60 days	As per business class
Section 4 - Edge Global Assist		
	Included	As per business class

Section 5 - Travel Disruption & Cancellation		
Alternative Employee/Resumption	\$20,000	\$30,000
Cancellation & Curtailment	\$1,000,000	\$2,000,000
Loss of Deposits	\$25,000	\$35,000
Missed Transport Connection	\$10,000	As per business class
Overbooked Flight	\$4,000	As per business class
Section 6 - Baggage, Personal Belongings, Electronic Equipment & Money		
Deprivation of Baggage (Nil Excess)	\$4,000	As per business class
Personal Baggage / Belongings	(Limit any one item 50% of Sum Insured) \$15,000	(Limit any one item 50% of Sum Insured) \$25,000
Money & Travel Documents (Nil Excess)	\$5,000	\$7,500
Portable Electronic Equipment (\$250 Excess)	\$10,000	\$15,000
Section 7 - Rental Vehicle Excess		
	\$7,500	\$10,000
Section 8 - Personal Liability		
	\$10,000,000	As per business class
Section 9 - Extra Territorial Workers Compensation		
Weekly Compensation (A)	\$1,000	As per business class
Limit of Liability One Event (B)	\$1,000,000	As per business class
Aggregate Limit of Liability (C)	\$2,000,000	As per business class
Section 10 - Global Evacuation Cover & Personal Protection		
	\$50,000	As per business class
Section 11 - Search & Rescue Expenses		
	\$20,000	As per business class
BENEFIT	LIMIT PER CLAIM PER PERSON	
	BUSINESS CLASS	FIRST CLASS
Section 12 - Personal Wellbeing		
Accidental HIV Infection	\$15,000	\$30,000
Coma Benefit	\$100 per day	As per business class
Dependent Child Benefit	\$5,000pp max \$15,000 per family	As per business class
Domestic Help Benefit	\$250pw for a max of 52 weeks	As per business class
Education Fund Benefit	\$250pw for a max of 52 weeks	As per business class
Home Burglary Excess Benefit	\$1,000	As per business class
Identity Theft Benefit	\$20,000	As per business class
Independent Financial Advice	\$10,000	As per business class
Keys & Locks Benefit	\$10,000	As per business class
Modification Benefit	\$15,000	As per business class
Orphan Benefit	\$5,000pp max \$15,000 per family	As per business class
Rehabilitation Benefit	\$20,000	As per business class
Spouse Accidental Death Benefit	25,000	As per business class
Spouse Retraining Benefit	\$15,000	As per business class
Student Tutorial Benefit	\$250pw for a max of 52 weeks	As per business class
Trauma Counselling Benefit	\$5,000	As per business class
Unexpired Membership Benefit	\$1,000	As per business class
Section 13 - Corporate Protection		
Chauffeur Benefit	\$2,000	As per business class
Corporate Image Protection	\$5,000	As per business class
Repatriation & Funeral Expenses	All reasonable expenses	As per business class
Replacement Staff / Recruitment Costs	\$10,000	As per business class