

Corporate Travel

Derogation Notice: 01-10-2020

SECTION	CLAUSE	SUB-CLAUSE	CHANGE
Title Page			Version number changed From: 20180301 v3.0 To: 20201001
PDS	How to make a claim		Details changed From: Cunningham Lindsey Pty Ltd Address: Level 4, 91 Phillip Street Parramatta Postal: PO BOX 1438 Parramatta 2124 Phone: 1300 380 233 Email: ahclaims@cl-au.com To: Corporate Services Network ("CSN") Mail: GPO Box 4276 Sydney NSW 2001 Phone: +61 2 8256 1770 Fax: +61 2 8256 1775 Email: claims@csnet.com.au
	Significant Risks / Exclusions	Countries	Added Journeys to: Afghanistan; Central African Republic; Chad; Cuba; Iraq; Iran; Libya; Mali; North Korea; Niger; Pakistan; Papua New Guinea; Somalia; South Sudan; Sudan; Syria; or Yemen.

		Engaging or Taking Part in: Air Travel Professional Sports Coronavirus Exclusion	<p>Added</p> <ul style="list-style-type: none"> a) flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; b) training for or participating in Professional Sport of any kind; c) naval, military or air force service or operations; or d) racing and/or time trials of any form, other than on foot. <p>Deleted Deleted</p> <p>Added This Insurance does not cover any claim in any way caused by or resulting from:</p> <ul style="list-style-type: none"> a) Coronavirus disease (COVID-19); b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); c) any mutation or variation of SARS-CoV-2; d) any fear or threat of a), b) or c) above. <p>LMA5391 04 March 2020</p>
Policy Wording	General Exclusions Applying to All Sections	1.	<p>Added</p> <ul style="list-style-type: none"> c) naval, military or air force service or operations; or d) racing and/or time trials of any form, other

			<p>than on foot.</p> <p>Added Journeys to the following Countries unless agreed by Us in writing prior to the commencement of such Journey:</p> <ul style="list-style-type: none"> a) Afghanistan; b) Central African Republic; c) Chad; d) Iraq; e) Iran; f) Libya; g) Mali; h) Niger; i) Pakistan; j) Papua New Guinea; k) Somalia; l) South Sudan; m) Sudan; n) Syria; or o) Yemen.
		7.	
		8.	<p>Added Journeys to the following Countries:</p> <ul style="list-style-type: none"> a) Cuba b) North Korea
		9.	<p>Added Coronavirus Exclusion This Insurance does not cover any claim in any way caused by or resulting from:</p> <ul style="list-style-type: none"> a) Coronavirus disease (COVID-19);

		10	<p>b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); c) any mutation or variation of SARS-CoV-2; d) any fear or threat of a), b) or c) above.</p> <p>LMA5391 04 March 2020</p> <p>Added We will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by:</p> <ul style="list-style-type: none"> i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device); ii. any computer virus; iii. any computer related hoax relating to i and/or ii above. <p>However, subject to the terms and conditions of your policy, you are covered up to the amount(s) stated in the schedule for:</p> <ul style="list-style-type: none"> - Travel Disruption & Cancellation (Section 5), - Overseas Medical Expenses (Section 3) and - Personal Accident (Section 1) <p>as a result of your serious illness or injury or death, or that of a Close Business Colleague or Close Relative for claims arising under Section 5 (Travel Disruption & Cancellation), due to any of i, ii or iii above.</p> <p>LMA5420 28 February 2020</p>
--	--	----	---