

## Schedule of Insurance

|   |                           |
|---|---------------------------|
| <b>Class of Policy:</b> Corporate Travel                          | <b>Policy No:</b> 5536299 |
| <b>The Insured:</b> Kingsway Christian Education Association Inc. | <b>Invoice No:</b> 56882  |
|   | <b>Our Ref:</b> KIN CHR 3 |

This policy has been placed with

Accident & Health International (Sydney)  
ABN 26 053 335 952  
GPO Box 4213 SYDNEY NSW 2001

Accident & Health International (Sydney) is underwritten by

CGU Insurance Limited (Perth)  
ABN 27 004 478 371  
PO Box 7018 Cloisters Square PERTH WA 6000

|                             |   |
|-----------------------------|---|
| <b>Policy Number:</b>       | TBA   |
| <b>Insured:</b>             | Kingsway Christian Education Association Inc.   |
| <b>Insured Persons:</b>     | Category A - All Students of the Insured<br>Category B - All teachers, helpers, administration and board staff of the Insured   |
| <b>Period of Insurance:</b> | From: 31/03/17<br>To: 31/03/18  |
| <b>Policy Wording:</b>      | CT PDS/WRD 01/14 ST   |
| <b>Scope of Cover:</b>      | Category A, Category B<br>Journey means a trip authorised by and undertaken on behalf of the Insured provided such trip involves a destination beyond 100km from the Insured person's normal place of residence or business premises. A journey will commence from the effective date of coverage or the time the Insured person leaves their normal place of residence or business premises, whichever is the latter, and will continue until they return to their normal place of residence or business premises, whichever occurs first. The maximum duration of any trip must not exceed 180 days.. |
| <b>Territorial Limits:</b>  | Worldwide   |

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| <b>Aggregate Limit of Liability</b>        | \$5,000,000 |
| <b>Limit Any One Event</b>                 |             |
| Charter/Non-scheduled flights              | \$ 0        |
| Nuclear, Biological and Chemical Terrorism | \$ 0        |
| <b>Age Limit (sub-limits may apply)</b>    | 85          |

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### SECTION 1 - PERSONAL ACCIDENT

#### Max. Benefits Payable (Each Person)

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|   |           |
|---|-----------|
| <b>Death and Capital Benefits - Category A</b>          | Nil       |
| Maximum benefit limited to annual Salary multiplied by: | N/A       |
| Non-Income Earners limited to                           | Nil       |
| <b>Death and Capital Benefits - Category B</b>          | \$250,000 |
| Maximum benefit limited to annual Salary multiplied by: | N/A       |
| Non-Income Earners limited to                           | \$100,000 |
| Accompanying spouse/partner limited to                  | \$100,000 |
| Accompanying Dependent Children limited to              | \$20,000  |

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Dependent Children - Event 2-19 \$100,000

**Temporary Total Disablement Weekly Benefit (Accident) - Category A** Nil  
Maximum % of salary payable under this benefit: 100%  
Deferral period Nil  
Maximum Benefit Period (refer wording) 156 Weeks

**Temporary Total Disablement Weekly Benefit (Accident) - Category B** \$1,000  
Maximum % of salary payable under this benefit: 85%  
Deferral period 7 Days  
Maximum Benefit Period (refer wording) 156 Weeks

**Broken Bones Benefit** \$5,000

**Temporary Total Disablement Weekly Benefit (Sickness)** Nil  
Maximum % of salary payable under this benefit: 100%  
Deferral period Nil  
Maximum Benefit Period (refer wording) 156 Weeks

**Vocational Rehabilitation Benefit** \$6,000  
Monthly Benefit: \$1,000  
Payable for a maximum period of: 6 Months

**Education Fund Supplement** \$7,500  
Any one event limited to: \$15,000

**Spouse Accidental Death Benefit** \$30,000

**Corporate Image Protection** \$15,000

**Partner Retraining Benefit** \$15,000

**Independent Financial Advice** \$10,000

## SECTION 2 - MEDICAL EXPENSES

### Max. Benefits Payable (Each Person)

**Medical, Medical Evacuation and AHI Assist** Unlimited

**Ongoing Medical Expenses** Unlimited  
Outside Australia limited to: \$50,000

**Uninsured Employee Emergency Evacuation** \$25,000  
Any one event limited to: \$100,000

## SECTION 3 - ADDITIONAL EXPENSES

### Max. Benefits Payable (Each Person)

**Additional and/or Forfeited expenses** \$100,000

**Legal Expenses** \$50,000

**Illegal Detention** \$15,000  
Daily Benefit: \$500  
Payable for a maximum period of: 30 Days

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| <b>Hijack</b>                                     | \$30,000  |
| Daily Benefit:                                    | \$1,000   |
| Payable for a maximum period of:                  | 30 Days   |
| Repatriation of Mortal Remains / Funeral Expenses | Unlimited |

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|                                   |         |
|-----------------------------------|---------|
| <b>Hospital Inpatient Benefit</b> | \$6,000 |
| Daily Benefit:                    | \$200   |
| Payable for a maximum period of:  | 30 Days |

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|------------------------------------|---------|
| <b>Missed Transport Connection</b> | \$5,000 |
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| <b>Trauma Counselling</b> | \$500    |
| Any one event limited to: | \$10,000 |

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## SECTION 4 - BAGGAGE, TRAVELLERS' CHEQUES, TRAVEL DOCS, CREDIT CARDS & MONEY

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|   |          |
|---|----------|
| <b>Baggage, Travellers' Cheques, Travel Documents, and Credit Cards</b> | \$10,000 |
| Maximum percentage of the sum insured payable for any one item:         | 50%      |

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| <b>Deprivation of Baggage</b> | \$3,000 |
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|--------------|---------|
| <b>Money</b> | \$5,000 |
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| <b>Electronic Equipment</b> | \$5,000 |
| Excess                      | \$250   |

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| <b>Keys and Locks</b> | \$1,000 |
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## SECTION 5 - LOSS OF DEPOSITS AND CANCELLATION CHARGES

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| <b>Loss of Deposits and Cancellation Charges</b> | \$20,000 |
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## SECTION 6 - KIDNAP, DETENTION, EXTORTION AND RANSOM

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| <b>Kidnap, Detention, Extortion and Ransom</b> | \$250,000 |
| Mexico, Central and South America limited to:  | \$250,000 |

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## SECTION 7 - EXTRA TERRITORIAL WORKERS' COMPENSATION

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|--|-------------|
| <b>Extra Territorial Workers' Compensation</b> | \$1,000,000 |
| Weekly Benefit                                 | \$1,000     |

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### SECTION 8 - HIRE CAR EXCESS EXPENSES

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Hire Car Excess Expenses \$5,000

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### SECTION 9 - ALTERNATIVE EMPLOYEE EXPENSES

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Alternative Employee Expenses \$10,000

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### SECTION 10 - PERSONAL LIABILITY

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Personal Liability \$10,000,000

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### SECTION 11 - Evacuation Cover and Personal Safety

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Evacuation Cover and Personal Safety \$50,000  
Accommodation Expenses \$7,000  
Daily Benefit: \$500  
Payable for a maximum period of: 14 Days

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### SECTION 12 - LIFE INSURANCE

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Life Insurance \$50,000

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### SECTION 13 - DIFFERENCE IN CONDITIONS

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Difference in Conditions Included

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### SECTION 14 - TRAVEL & EMERGENCY ASSISTANCE

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Travel and Emergency Assistance Included

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### SECTION 15 - PROACTIVE PLATINUM MEMBERSHIP

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ProActive Platinum Membership Not Included

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| <b>Surgical Benefits - Accident</b>  | \$20,000  |
| <b>Surgical Benefits - Sickness</b>  | \$20,000  |
| <b>Dental Benefit</b>  | \$600     |
| Loss of teeth or full capping of teeth, per tooth                          | \$600     |
| Partial capping of teeth, per tooth  | \$600     |
| <b>Identity Theft</b>  | \$20,000  |
| Any one event limited to:  | \$20,000  |
| <b>Over Booked Flight</b>  | \$5,000   |
| <b>Modification Benefit - Category B</b>                                   | \$5,000   |
| <b>Domestic Help - Category B</b>  | \$500     |
| Deferral period  | Nil       |
| Maximum Benefit Period (refer wording)                                     | 26 Weeks  |
| <b>Surviving Dependent Child Benefit - Category B</b>                      | \$10,000  |
| Any one event limited to:  | \$30,000  |
| <b>Accidental H.I.V. Infection Benefit - Category B</b>                    | \$30,000  |
| <b>Coma Benefit - Category B</b>   | \$500     |
| Weekly Benefit:  | \$500     |
| Payable for a maximum period of:   | 26 Weeks  |
| <b>Chauffeur Services - Category B</b>                                     | \$1,500   |
| <b>Out of Pocket Expenses - Category B</b>                                 | \$5,000   |
| <b>Political and Natural Disaster Evacuation</b>                           | \$100,000 |
| <b>Extra Territorial Workers Compensation Aggregate Limit of Liability</b> | \$500,000 |

If there is no amount shown against any one or more Sections 1 – 15, no cover is provided in respect of them.

*The above schedule is only a brief summary of the cover provided by your policy and does not, nor is it intended to provide full details of policy terms, conditions, exclusions or excesses.*

**PLEASE READ YOUR POLICY DOCUMENT.** Contact our office if there is anything you do not understand or wish to query.

## ENDORSEMENTS TO POLICY WORDING/SCHEDULE

### **Surgical Benefits - Accident** SURGICAL BENEFITS - ACCIDENT

Cover for an Event under this Part applies only if:

1. an amount is shown on the Schedule against Surgical Benefits - Accident, and
2. the surgery is undertaken outside of Australia; and
3. the Covered Person has a valid claim with respect to the same procedure under Section 2, Medical, Medical Evacuation and AHI Assist.
4. the covered procedure must occur within twelve (12) months of the date of the Bodily Injury.

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**Eligible Procedures**

The percentage shown against each procedure is of the payable amount of the benefit shown in the Schedule against Surgical Benefits - Accident (per Insured Person).

- Craniotomy: 100%
- Amputation of a Limb: 100%
- Fracture of a Limb requiring open reduction: 50%
- Dislocation requiring open reduction: 25%
- Any other surgical procedure carried out under a general anaesthetic: 5%

**Surgical Benefits - Sickness****SURGICAL BENEFITS - SICKNESS**

Cover for an Event under this Part applies only if:

1. an amount is shown on the Schedule against Surgical Benefits - Sickness, and
2. the surgery is undertaken outside of Australia; and
3. the Covered Person has a valid claim with respect to the same procedure under Section 2, Medical, Medical Evacuation and AHI Assist.
4. the covered procedure must occur within twelve (12) months of the date of the Bodily Injury.

**Eligible Procedures**

The percentage shown against each procedure is of the payable amount of the benefit shown in the Schedule against Surgical Benefits - Sickness (per Insured Person).

- Open heart surgical procedure: 100%
- Brain surgery: 100%
- Abdominal surgery carried out under general anaesthetic: 50%
- Any other surgical procedure carried out under a general anaesthetic: 5%

**Identity Theft****IDENTITY THEFT EXTENSION****EXTENT OF COVER**

If, as a result of the theft of an Insured Person's Identity Documents whilst on a Journey, that Insured Person is the victim of Identity Theft, We shall indemnify the Insured Person for

- a) Reasonable Legal Expenses;
- b) the Insured Person's loss of Earnings, during the 12 months following making a claim under this extension attributed to the time taken from work solely as a result of the Insured Person's efforts to correct their financial records that have been altered due to the Identity Theft;
- c) the Insured Person's legal obligation to pay a creditor for a charge or withdrawal not authorised by the Insured Person in connection with a Credit Account or bank account opened in the Insured Person's name without their authorisation as a result of the Identity Theft and
- d) Miscellaneous Expenses.

The maximum liability per person under Section 14 is \$15,000 for any one event.

**DEFINITIONS**

**CREDIT ACCOUNT** means any credit arrangements from a financial institution for personal use, such as a credit card account or a car / home / personal loan account.

**EARNINGS** means Earnings as defined in Section 1 of this Policy.

**IDENTITY DOCUMENTS** means papers or other items containing reference to the Insured Person's identity including, but not limited to passport; visas, entry permits, travel tickets, travellers and other cheques, driver's licence; credit, debit and bank cards; share certificates; birth certificate; financial institution account details; insurance documents; utilities account details; membership numbers of professional associations.

**IDENTITY THEFT** means the unauthorised, fraudulent, dishonest or unlawful use of the Insured Person's personal details.

**MISCELLANEOUS EXPENSES** means the following:

- a) The cost of re-filing applications for Credit Accounts or banking accounts that are rejected solely because the lender

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received incorrect information as a result of the Identity Theft;

- b) The cost of obtaining legal copies of documents related to the Insured Person's Identity Theft, long distance telephone calls and certified mail reasonably incurred as a result of the Insured Person's efforts to report the Identity Theft or to correct their financial and credit records that have been altered as a result of the Identity Theft
- c) The cost of contesting the accuracy or completeness of any information contained in the Insured Person's credit history or credit reports as a result of the Identity Theft;
- d) The cost of a maximum of four (4) credit reports from an entity approved by Us. The credit reports shall be requested when a claim is made.

**REASONABLE LEGAL EXPENSES** means legal expenses incurred

- a) to resolve any dispute arising as a result of Identity Theft;
- b) in connection with the re-submission of applications for loans, grants and other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of Identity Theft;
- c) in the defence of any legal action against the Insured Person by a creditor or collection agency for non payment of goods or services or default on a loan resulting from Identity Theft;
- d) to remove any civil or criminal judgment wrongfully entered against the Insured Person as a result of identity theft.

#### CONDITIONS

1. You or the Insured Person must file a police report within 48 hours of discovering the Identity Theft;
2. Take all reasonable and prudent action to prevent additional damage to an insured person's identity;
3. In connection with any claim for Identity Theft We shall be permitted to inspect the Insured Person's financial records and the Insured Person must provide
  - a) verification from the relevant financial institution in relation to any claim for a charge or withdrawal not authorised by the Insured Person;
  - b) proof that it was necessary to take time away from the Insured Person's work if they make a claim for lost Income. We will ask an Insured Person to submit proof from their employer that they took unpaid days off.

#### SPECIFIC EXCLUSIONS

We shall not be liable under this section for:

1. monetary losses other than those expenses and losses specifically insured under this extension;
2. any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
3. the cost of credit reports requested before the discovery of the Identity Theft;
4. loss of Earnings in excess of \$1,000 or in connection with time taken from self-employment or workdays that will be paid by the Insured Person's employer;
5. any expenses submitted more than 12 months from the time the Identity Theft was reported to Us.
6. any identity theft expenses incurred due to any actual or attempted fraudulent, dishonest or criminal act by you or an Insured Person or any person acting with you or an Insured Person, or by any authorised representative of you or an Insured Person, whether acting alone or in collusion with others.

#### Accidental H.I.V. Infection Benefit

If an Insured Person, whilst in compliance with the Scope of Cover, is infected with the Human Immunodeficiency Virus (HIV) or any variation thereof or acquires Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC):

- a) as a direct result of Injury caused by a violent and physical bodily assault by another person on the Insured Person; or
- b) as a direct result of receiving medical treatment provided by a doctor for a Insured Person's Injury;

We will pay the Insured Person the amount shown in the Schedule against Accidental HIV Infection Benefit, provided that:

- a) there is a positive diagnosis within one hundred and eighty (180) days of the event giving rise to the HIV infection;
- b) any event leading to or likely to lead to a positive diagnosis of HIV is reported to Us and medical tests are carried out by a doctor no more than forty-eight (48) hours from the date and time of the event giving rise to the HIV infection; and
- c) a recognised laboratory carries out medical and clinical tests that conclusively prove that the Insured Person was not HIV positive at the time and date immediately before the event giving rise to the HIV infection. No benefit will be payable if you or the Insured Person fails to comply with or to provide the required level of proof.

#### Out of Pocket Expenses

If an Insured Person, whilst in compliance with the Scope of Cover, sustains a Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment , and other nonmedical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to the maximum amount shown in the Schedule against Out Of Pocket Expenses, provided that those costs are not insured elsewhere under this Policy.

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Medical Aids means equipment such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of a Bodily Injury by a doctor.

### Chauffeur Services

If an Insured Person, whilst in compliance with the Scope of Cover, sustains a Injury for which benefits are payable for Temporary Total Disablement, We will pay the Insured or Insured Person up to the amount shown in the Schedule against Chauffeur Services for a chauffeur or taxi service to and from the Insured Person's usual place of work and their usual place of residence if the Insured Person recovers sufficiently to return to work but is certified by a doctor as being unable to drive a vehicle or travel on public transport.