



TravelCard Real-Time Travel Insurance Schedule

PRODUCT	TravelCard Corporate Annual Travel Insurance
POLICY NUMBER	5001373
NAME OF INSURED	Steadfast Group Limited including subsidiary or controlled companies now or previously existing, or hereafter formed or acquired, Steadfast Network Brokers, Steadfast Underwriting Agencies.
INSURED ABN	98 073 659 677
PERIOD OF INSURANCE	From: 30 June 2019 at 4pm To: 30 June 2020 at 4pm
INSURED PERSON	All directors, executives and employees, including Authorised Representatives and staff of Authorised Representatives, and their accompanying spouse or partner and/or dependent children. The Insured Person will be covered for business and Leisure Travel
TERRITORIAL LIMIT	Worldwide
EXCLUDED COUNTRIES	Afghanistan, Burundi, Central African Republic, Chad, Iran, Iraq, Libya, Niger, North Korea, Somalia, Syria, South Sudan, Yemen.

EXCESS

The Excess is the first amount of a claim which We will not pay for. The Excesses applicable are:

Policy Section	Excess
Section 1 – TravelCard 24/7 Global Assistance	\$0
Section 2 – Medical and Medical Evacuation Expenses	\$0
Section 3 – Loss of Deposits and Additional Expenses	\$500
Section 4 – Luggage, Personal Effects, Travel Documents	\$500
With the exception of 2. Delayed Or Mislaid Luggage	\$0
With the exception of 5. Money and immediate payment	\$0
Section 5 – Personal Accident and Sickness	\$0
Section 6 – Missed Transport Connection	\$500
With the exception of 2. Overbooked Flight	\$0
Section 7 – Identity Theft	\$0
Section 8 – Alternative Employee or Resumption of Assignment Expenses	\$500
Section 9 – Rental Vehicle Excess Cover	\$500
Section 10 – Political Risk and Natural Disaster Evacuation Expenses	\$0
Section 11 – Personal Liability	\$500
Section 12 – Extra Territorial Workers Compensation	\$500
Section 13 – Kidnap and Ransom and Extortion	\$0
Section 14 – Corporate Traveller's Family Care	\$0
Section 15 – Search and Rescue Expenses	\$0
Section 16 – Cover While Cruising	\$0

Special Conditions 1 Steadfast Convention

It is hereby declared and agreed that the *policy* is extended to cover the Steadfast Convention for the three (3) week period encompassing the convention. Further details of the convention must be declared to Us prior to the event.

It is further agreed that the Aggregate Limits of Liability in respect to Ground and Flight risk only (excluding all forms of transportation) are increased as follows during that period.

Aggregate Limits of Liability:

Ground Risk Only	\$100,000,000
Flight Risk Only	\$20,000,000

Special Conditions 2 Definition of Insured Person

It is hereby declared and agreed that the definition of *Insured Person* on the Schedule and of the Product Disclosure Statement are amended as follows:

Insured Person

Means any person who is an Employee who is in the Insured's service who intends returning to Australia or their Country of Residence where they are employed on completion of their Journey and who is nominated by You from time to time for insurance under this Policy for the cover selected by You and for whom a premium has been paid by You.

This includes all directors, executives and Employees, including Authorised Representatives and staff of Authorised Representatives, and their accompanying spouse or partner and/or dependent children.

The Insured Person will be covered for the following types of travel:

- (a) travel for business related purposes
- (b) Incidental and pure Leisure Travel purposes

The Insured Person will not be required to be declared by the Insured for the purposes of Leisure Travel.

Special Conditions 3 – General Condition (2) Travelling Together

It is hereby declared and agreed General Condition (2) Travelling Together is amended to:

We recognise a spouse or Dependent Children may accompany an Insured Person on the Journey. We do not require they travel together on the same mode of transport. However, they need to demonstrate they will join and accompany the Insured Person prior to or after the Insured Person has commenced their Journey.

Special Condition 3 - Section 3 Loss of Deposit And Additional Expenses

It is hereby declared and agreed that Section 3 – Loss of Deposits And Additional Expenses on page 19 of the Product Disclosure Statement is amended as follows:

What We Cover

The non-refundable portion of travel or accommodation arrangements:

- (a) paid for in advance by You or the Insured Person or
- (b) gifted to You or the Insured Person

following necessary cancellation, alteration or incompleteness of the Insured Person's Journey due to

- (a) the unexpected death, Injury or Sickness of an Insured Person;
- (b) the unexpected death or Serious Injury or Serious Sickness of:
 - the Insured Person's Relative;
 - a close business associate;
 - the Insured Person's travelling companion; or
- (c) any other unforeseen circumstances occurring outside of the control of You or the Insured Person unless specifically excluded elsewhere in the Policy,

Special Condition 4 - Section 9 Rental Vehicle Excess Cover

It is hereby declared and agreed that Section 9 – Rental Vehicle Excess Cover on page 38 of the Product Disclosure Statement is amended as follows

What We Cover

You or the Insured Person, for the insurance excess which the Insured Person is legally liable to pay under the terms of their rental agreement for loss or damage to the Rental Vehicle under the terms of their comprehensive motor insurance policy insuring loss or damage to the Rental Vehicle during the rental period.

Where We have accepted a claim for the insurance excess which the Insured Person is legally liable to pay We will also pay the costs of any administrative expenses incurred as part of the rental vehicle excess liability that applied by the licensed rental vehicle agency.

What We Do Not Cover

Claims for payment of any excess:

- (a) more than \$100 for administrative expenses incurred in relation to the excess for any one event;
- (b) more than the Sum Insured shown on Your Schedule for this Section 9;

- (c) unless the Rental Vehicle was rented from a licensed rental agency or rental vehicle organisation;
- (d) unless the Insured Person has complied with all requirements of the rental organisation/agency under the rental agreement and of the insurer under the terms of the motor insurance policy;
- (e) where the loss or damage to the Rental Vehicle arises from the use or operation of the Rental Vehicle in violation of the terms of the rental agreement; or
- (f) where the loss or damage is excluded under the terms of the comprehensive motor insurance policy covering the Rental Vehicle

Special Condition 5 - Section 16 Cover While Cruising

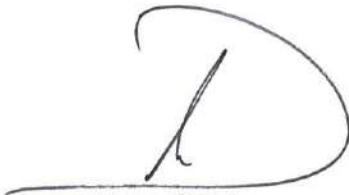
It is hereby declared and agreed that Part 1 Emergency Dental Treatment We Do Not Cover on page 51 of the Product Disclosure Statement is amended as follows:

We Do Not Cover

(a) Dental expenses:

- if the Insured Person has already made a claim or is entitled to make a claim for the same costs under another section of this Policy;
- after You return to Australia and/or Your Country of Residence.

(b) More than a maximum of \$1,000 per person or \$2,000 per family any one Journey.



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CEO, TravelCard

5 June 2019

Important Information

TravelCard issues your Product Disclosures Statement and any Policy Schedule in accordance with the authority granted by Hollard. It is important that you read the PDS as it contains important information about your policy including the terms, conditions, limits and exclusions under. The premium paid includes stamp duty, GST and any fees where applicable, and when paid this Schedule can be used as a Tax Invoice. All amounts are in Australian dollars. Visit our website for important notices and travel advice that may affect your policy.

TravelCard Real-Time Travel Insurance

Corporate Annual Travel Insurance

This Schedule is a summary of the benefits that Your Policy covers. It is important that You read the PDS carefully with the Schedule so that You will understand all the limits, terms, conditions and exclusions.

***Some benefits may have separate sub limits which are listed within the Policy Sections.**

COVERAGE SECTIONS		MAXIMUM SUM INSURED
Section 1 – TravelCard 24/7 Global Assistance		Unlimited
Section 2 – Medical and Medical Evacuation Expenses		
Overseas Medical Expense		Unlimited
Ongoing Medical Expenses		Unlimited
Overseas Medical Evacuation Expenses		Unlimited
Repatriation of Mortal Remains		Unlimited
Hospitalisation Cash Benefits - Inpatient	For each 24 hour continuous period In any one occurrence (any one Insured Person) a maximum of	\$400 \$10,000
Hospitalisation Cash Benefits - Coma	For each 24 hour continuous period In any one occurrence (any one Insured Person) a maximum of	\$300 \$21,000
Section 3 – Loss of Deposits and Additional Expenses		
Loss of Deposit		Unlimited
Additional Cancellation / Curtailment / Interruption Expense		Unlimited
Frequent Flyer Expenses		Included
Section 4 – Luggage, Personal Effects, Travel Documents		
Luggage, Personal Effects, Portable Business Equipment & Documents	any one event per Insured Person	\$25,000
Delayed & Misplaced Luggage	In any one occurrence for any one Insured Person & reported immediately In any one occurrence for any one Insured Person) after 8 consecutive hours a maximum of	\$150 \$4,000
Travel Documents		Included
Credit Card Fraud		Included
Money	any one incident	\$5,000
Keys and Locks	any one incident	\$3,000
Repatriation of Belongings	any one event	\$3,000
Section 5 – Personal Accident and Sickness		
Part A Lump Sum Benefits - Injury	up to a maximum per occurrence for an Insured Person up to a maximum per occurrence for a Spouse up to a maximum per occurrence for a Dependant Child	\$1,000,000 \$250,000 \$100,000
Part B – Weekly Benefits – Injury		
Temporary Total Disablement	Insured Persons weekly salary up to a maximum of 156 wks	85%
Temporary Partial Disablement	Up to a maximum of the weekly benefit amount up to 156 wks	25%
Part C – Weekly Benefits – Sickness		
Temporary Total Disablement	Insured Persons weekly salary up to a maximum of 156 weeks	85%
Temporary Partial Disablement	Up to a maximum of the weekly benefit amount up to 156 weeks	25%
Part D – Fractured Bones – Lump Sum Payments	Up to a maximum amount any one occurrence	\$15,000
Part E – Surgical Procedures – Lump Sum Benefits for Injury or Sickness	Up to a maximum amount any one occurrence	\$20,000

COVERAGE SECTIONS

MAXIMUM SUM INSURED

Section 5 – Personal Accident and Sickness Extra Covers

Exposure	Maximum period after the completion of the journey	12 months
Disappearance of the Insured person	Period after the disappearance to expire for Event 1 deemed to have occurred	12 months
Death by Specified Sickness	In any one occurrence (any one person) a maximum of Employee, Spouse, Dependent Child	\$60,000
Corporate Image Protection Event 1 or Event 2	In any one occurrence (any one person) a maximum of	\$15,000
Independent Financial Advice Event 1-8	Financial advice	\$6,000
Dental Cash Benefit	A maximum per tooth and up to a maximum of \$5,000 for any one person	\$300
Premature Birth / Miscarriage Benefit	For any one insured person	\$5,000
Modification Expenses	Maximum any one incident for full amount paid and not a reduced Capital Benefits claim for Permanent Total Disablement, permanent paraplegia, permanent quadriplegia or permanent and incurable paralysis of all limbs	\$25,000
Chauffer Services	Maximum any one day and up to a maximum any one incident	\$110 \$2,500
Executor Emergency Cash Advance	Up to a maximum any one incident	\$5,000
Initial Lump Sum Payment	Minimum disablement period Pay a maximum lump sum payment first payment	26 weeks 12 weeks
Escalation of Claims Benefit	Maximum annual increase	5%
Out of Pocket Expenses	Up to a maximum amount any one incident	\$5,000
Student Tutorial Costs	Per week and up to a maximum of 26 weeks	\$500
Replacement Staff / Recruitment Costs	Up to a maximum amount any one incident	\$5,000
Air Rage, Road Rage or Car Jacking Benefit	Up to a maximum amount any one incident	\$1,500
Injury Due To A Criminal Act	Up to a maximum amount any one incident	\$1,500
Reconstructive or Cosmetic Surgery Benefit	Up to a maximum amount any one incident	10%
Terrorism Injury Benefit	Up to a maximum amount any one incident	\$5,000
HIV Accident Infection Benefit	Up to a maximum amount per Insured Person	\$60,000

Section 6 – Missed Transport Connection

Missed Transport Connection	A maximum any one Period of Insurance	\$5,000
Overbooked Flight	A maximum for any one 24 hour period A maximum any one Insured Person	\$500 \$6,000

Section 7 – Identity Theft

Legal Expenses	In any one event for any one Insured Person A maximum any one period of insurance per any one Insured Person A maximum any one period of insurance	\$6,000 \$15,000 \$50,000
Lost Income	In any one event for any one Insured Person A maximum any one period of insurance per any one Insured Person A maximum any one period of insurance	\$7,000 \$12,000 \$50,000
Obligation to Pay	In any one event for any one person A maximum any one period of insurance per any one Insured Person A maximum any one period of insurance	\$7,000 \$10,000 \$50,000
Miscellaneous Expenses	In any one event for any one Insured Person A maximum any one period of insurance per any one person A maximum any one period of insurance	\$6,000 \$12,000 \$50,000

Section 8 – Alternative Employee or Resumption of Assignment Expenses

Alternative Employee Expenses and/or Resumption of Assignment Expenses	In any one period of insurance a maximum of	\$30,000
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COVERAGE SECTIONS		MAXIMUM SUM INSURED
Section 9 – Rental Vehicle Excess Cover		
Rental Vehicle Excess	In the aggregate for any one event a maximum of	\$6,000
Section 10 – Political Risk and Natural Disaster Evacuation Expenses		
Political Risk and Natural Disaster Evacuation Expenses	Up to a maximum amount any one incident In any one period of insurance a maximum of	\$30,000 \$100,000
Hijack and Detention	For each 24 hour continuous period of detention In any one occurrence (any one person) a maximum of	\$3,000 \$60,000
Section 11 – Personal Liability		
Personal Liability	In any one occurrence a maximum of	\$12,500,000
Section 12 – Extra Territorial Workers Compensation		
Extra Territorial Workers Compensation Benefits Weekly	Arising out of any one occurrence the maximum weekly benefit	\$1,200
Extra Territorial Workers Compensation Benefits	In any one occurrence a maximum of	\$2,500,000
Section 13 – Kidnap and Ransom and Extortion		
Liability for loss, expense and legal liability	any one incident, situation or occurrence	\$600,000
Section 14 – Corporate Traveller's Family Care		
Spouse Accidental Death Benefit		\$300,000
Education Fund Supplement	In any one occurrence for each Dependent a maximum of involving an Insured Person In any one occurrence for each Dependent a maximum of involving an Insured Person and Spouse	\$15,000 \$30,000
Spouse Retraining Benefit	In any one occurrence a maximum of	\$15,000
Orphan Benefit	In any one occurrence for each Dependent child a maximum of	\$30,000
Tuition or Advice Expenses	In any one occurrence a maximum of	\$13,000
Unexpired Membership Benefit	In any one occurrence a maximum of	\$3,000
Education Fund Benefit	In any one occurrence for each Dependent child a maximum of	\$5,000
Childcare Benefit	In any one occurrence a maximum of	\$5,000
Section 15 – Search and Rescue Expenses		
Search & Rescue Expense	A maximum for any one occurrence a maximum of A maximum for any one Period of Insurance a	\$25,000 \$120,000
Section 16 – Cover While Cruising		
Emergency Dental Treatment	A maximum any one journey per any one Insured Person A maximum any one journey per any one family	\$1,000 \$2,000
Cabin Confinement	A maximum any one journey	\$2,500
Loss of Prepaid Shore Excursion Money	A maximum any one journey per any one Insured Person A maximum any one journey per any one family	\$1,000 \$2,000
Loss, Damaged or Delayed Arrival of Formal Attire	A maximum any one journey per any one Insured Person A maximum any one journey per any one family A maximum any one journey for unattended items in a motor vehicle	\$250 \$500 \$2,000
Marine Rescue Cover	A maximum any one journey	\$500
Missed Port Cover	A maximum each occurrence A maximum any one journey	\$100 \$1,000