BUSINESS TRAVEL INSURANCE

Bond University carries a Business Travel Policy which covers staff and students of the University. This covers any trip exceeding 50kms from the travellers’ normal place of residence or business premises, up to a duration of 9 months days for any one trip.

Cover under this policy applies whilst an Insured Person is engaged in a Journey (as defined) undertaken on the Insured’s business, including any incidental private travel. The incidental travel portion must not exceed more than 40% of the trip in its entirety unless authorised by Bond University. Cover is extended to 7 days for associated leisure/private travel taken either side of an authorised business trip; plus any private travel during the business trip. Private travel must not exceed 40% of trip.

Please note:
- Bond University does not insure gifts purchased for others whilst travelling, unless the item is to be presented as a gift from the University.

ADDITIONAL BENEFITS CONTAINED IN THE POLICY (SUMMARY ONLY) ARE:

Section 1 – Personal Accident & Sickness
- Financial Advice - $5,000
- Court Attendance Benefit - $1,000
- Corporate Image Protection - $15,000
- Education Fund Supplement - $10,000
- Bond University does not insure gifts purchased for others whilst travelling, unless the item is to be presented as a gift from the University.

Section 2 – Kidnap and Extortion
- Loss where any insured is permanently residing or staying for more than 270 days in country where kidnap or extortion occurs.

Section 3 – Hijack & Detention
- Detention attributable to breaking the law of any country or state.

Section 4 – Medical Expenses & Additional Expenses
- Expense incurred after 24 months from the date that any Insured sustains an Accidental Death or suffers an Injury or Sickness;
- Expense as a result of rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973;
- Medication for a condition which commenced prior to commencement of Journey and which has been advised to take during travel;
- Routine medical, optical or dental treatment or consultation;
- Pre-existing conditions may be covered; however this issue should be discussed with the Office of Risk & Audit prior to departure for sign-off.

Section 7 – Baggage
- Identitity Theft - $20,000
- Key & Locks - $2,000

NB: It is recommended that valuable items be carried as cabin baggage, to ensure consideration of the claim in the event of a loss.

Schedule of Events and Benefits

<table>
<thead>
<tr>
<th>Event</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Events 1-19</td>
<td>3x Salary up to $750,000</td>
</tr>
<tr>
<td>Injury Resulting In Surgery</td>
<td>$20,000</td>
</tr>
<tr>
<td>Weekly Benefit</td>
<td>$4,000 (156 wks)</td>
</tr>
<tr>
<td>Injury resulting in Fractured Bones</td>
<td>$5,000</td>
</tr>
<tr>
<td>Injury resulting in Loss of Teeth or Dental Procedures</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 2 – Kidnap and Extortion</td>
<td>$500,000</td>
</tr>
<tr>
<td>Section 3 – Hijack and Detention</td>
<td>$6,000 ($200 Daily up to 30 days)</td>
</tr>
<tr>
<td>Legal Costs</td>
<td>$10,000</td>
</tr>
<tr>
<td>Section 4 – Medical &amp; Additional Expenses</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Cancellation and Curtailment Expenses</td>
<td>$50,000</td>
</tr>
<tr>
<td>Continuous Bed Confinement:</td>
<td>$100 Max 60 days</td>
</tr>
<tr>
<td>Section 5: Emergency Assistance</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Section 6 – Loss of Deposits</td>
<td>$20,000</td>
</tr>
<tr>
<td>Section 7 – Baggage/Business Property</td>
<td>$20,000</td>
</tr>
<tr>
<td>(Limit any one Item $5,000)</td>
<td>Excess $250</td>
</tr>
<tr>
<td>Loss of Personal Belongings/Electronic Equipment</td>
<td>$10,000</td>
</tr>
<tr>
<td>Deprivation of Baggage (Essential Items only)</td>
<td>$3,000</td>
</tr>
<tr>
<td>Money/Travel Documents</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 8 – Alternative Employee / Resumption of Assignment Expenses</td>
<td>$10,000</td>
</tr>
<tr>
<td>Section 9 – Personal Liability</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>Section 10 – Rental Car Excess Waiver</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 11 – Extra Territorial Workers Compensation</td>
<td>$500 (Wkly)</td>
</tr>
<tr>
<td>Damages - $500,000</td>
<td>Agg. Limit $1,000,000</td>
</tr>
<tr>
<td>Section 12 – Missed Transport Connection</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 13 – Overbooked Flight</td>
<td>$2,500</td>
</tr>
<tr>
<td>Section 14 – Political &amp; Natural Disaster Evacuation</td>
<td>$20,000 per person</td>
</tr>
<tr>
<td>Agg $100,000</td>
<td></td>
</tr>
<tr>
<td>Section 15 – Search and Rescue Expenses</td>
<td>$20,000 per person</td>
</tr>
<tr>
<td>Agg $100,000</td>
<td></td>
</tr>
<tr>
<td>Aggregate Limit of Liability</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Non-Scheduled Aircraft</td>
<td>$3,000,000</td>
</tr>
</tbody>
</table>

PRINCIPAL EXCLUSIONS (SUMMARY ONLY) ARE:

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- Loss where any insured is permanently residing or staying for more than 270 days in country where kidnap or extortion occurs.

Section 3 – Hijack & Detention
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- Medication for a condition which commenced prior to commencement of Journey and which has been advised to take during travel;
- Routine medical, optical or dental treatment or consultation;
- Pre-existing conditions may be covered; however this issue should be discussed with the Office of Risk & Audit prior to departure for sign-off.

Section 7 – Baggage
- Identitity Theft - $20,000
- Key & Locks - $2,000

NB: It is recommended that valuable items be carried as cabin baggage, to ensure consideration of the claim in the event of a loss.
GENERAL EXCLUSIONS

- Cancellation, curtailment or diversion of scheduled transport services, if there had been a warning before the journey was booked that such events were likely to occur;
- Financial default of such companies as airlines (& other transport providers), hotels, car rental agencies, booking agent and others as per policy;
- Engaging in air travel except as a passenger in any properly licensed aircraft;
- Engaging in or training for any professional sports if insured person receives any fee or monetary reward;
- Travelling against advice of physician or when unfit to undertake journey;
- Deliberately self-inflicted injury, suicide, or any illegal or criminal activity;
- Change of plans or disinclination to travel;
- War (declared or not), invasion, or civil war; to the following countries: Afghanistan, Chad, Chechnya, Cote d’Ivoire(Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan;
- Inability of tour operator or wholesaler to complete arrangements for any tour due to lack of numbers;
- Carrier-caused delays recoverable from carrier;

IN THE EVENT OF AN EMERGENCY

In the event of an emergency or sickness instant telephone assistance or advice is available anywhere in the world. This service includes:

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital or medical provider
- Liaison and case management with ACE Insurance
- Pre-travel advice
- Assistance in replacing a lost or stolen passport

- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of medical insurance to medical providers
- Guaranteed payment of medical service providers
- Emergency medical advice 24 hours per day
- Assistance in arranging medical appointments and hospital admission
- Advice and information on the location of physicians, hospitals, and dentists worldwide
- Delivery of essential medicine where necessary (to Insured's cost)
- Repatriation of mortal remains

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to Ace Assistance one Report.

ACE Assistance

61 2 8907 5995

www.aceassistance.com
POLICY NUMBER: 04PP007659

FOR MORE INFORMATION
Please email your request to: milisa_price@bond.edu.au
Insurance and Risk
Office of Financial Services
Phone: 61 7 5595 1683

This summary has been prepared for general reference only. Nothing contained herein prevails over the TERMS, CONDITIONS & EXCLUSIONS of the Policy.