

Schedule

Chubb Journey Accident Insurance Policy

CHUBB®

Policy Number:	01PJ530239	
Policyholder(s):	Media Entertainment & Arts Alliance; IFJ-Asia Pacific; Equity NZ; and (a) Subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Cth); and (b) social and sports clubs (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations; and (c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance	
Broker:	LOCKTON COMPANIES - REAC (NSW)	
Address:	Level 4 333 George Street SYDNEY 2000	
Period of Insurance:		
From:	1 August 2020	(at 04:00pm)
To:	1 August 2021	(at 04:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	
Signed at:	Sydney	Authorised Representative
On:	31 July 2020	
		Tom Kellock Underwriting Assistant

Description of Cover

Covered Person(s) / Categories:	1. All Employees of the Policyholder.
Scope of Cover:	1. Cover under the Policy applies whilst a Covered Person is on a Journey. Journey means a trip undertaken by a Covered Person in the course of their employment with the Policyholder. Cover shall commence from the time the Covered Person leaves their normal place of residence and Travel Directly (as defined) to their normal place of employment. Cover ceases upon arrival at place of normal employment. Cover will re-commence for the return Journey from the Covered Persons normal place of employment to Travel Directly to their normal place of residence and shall cease upon arrival at normal place of residence. A Journey also extends to include cover for activities undertaken during lunchtimes and meal breaks. Travel Directly means travel to and from the Covered Persons normal place of residence or normal place of employment and shall include any minor deviations or interruptions which in no way increase the risk of Bodily Injury that would have normally arisen had the person travelled directly without deviation or interruption.
Policy Wording & PDS:	19PDSJA01 Journey Accident Insurance Policy Wording & PDS

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

Section 1: Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	100,000
	Events 2-19	100,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	2,000 x 104 weeks	85.00	7 days

Categories	Part C - Fractured Bones – Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part D - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1	3,000	250	2,000

Additional Cover

Categories	Return to Work Assistance
1	20,000

Categories	Tuition or Advice Expenses	Unexpired Membership Benefit
1	4,500	0

Categories	Replacement Staff/Recruitment Costs	Corporate Image Protection
1	per employee: 5,000	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	0	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 0 max weeks: 0 weeks	0

Categories	Dependent Child Supplement	Orphaned Benefit
1	per child: 0 per family: 0	per child: 0 per family: 0

Categories	Modification Expenses	Chauffeur Services
1	10,000	2,500

Categories	Emergency Home Help	Student Tutorial Costs
1	0 x 0 weeks Excess: days	0 x 0 weeks Excess: days

Categories	Premature Birth / Miscarriage Benefit	Accidental HIV Infection Benefit
1	0	0
Categories	Witnessing Terrorism Benefit	Terrorism Injury Benefit
1	0	per person: 0 Aggregate: 0
Categories	Accommodation and Transport Expenses	Education Fund Benefit
1	0	0
Categories	Out of Pocket Expenses	Childcare Benefit
1	0	0
Categories	Carjacking Benefit - Excess and Vehicle Hire	Carjacking Assault Benefit
1	0	0

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	5,000,000
Non-Scheduled Flights (B):	0

Supplementary Product Disclosure Statement (SPDS)

Chubb Journey Accident Insurance Policy Wording and Product Disclosure Statement

Important information about this SPDS

This SPDS contains particulars of changes to the Journey Accident Product Disclosure Statement & Policy Wording (Journey Accident Insurance 19PDSJA01) and Product Disclosure Statement ("PDS"), which was prepared on 13 June 2019. This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 4 July 2020.

Supplementary information

The PDS is updated as follows:

PERSONAL VEHICLE EXCESS BENEFIT: If during the Period of Insurance and whilst the person is a Covered Person and engaging on work on behalf of the Policyholder, the Covered Person uses their personal motor vehicle for such work, and is involved in a collision for which they become legally liable, We will:

- a) reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Person's comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
- b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Person's vehicle; and/or
- c) pay a weekly benefit to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.

The maximum amount We will pay in respect to any one (1) collision for (a) and (b) combined is \$1,000 and for (c) is \$250 per week to a maximum of \$1,500.

In the event of a claim regarding a Covered Person's personal motor vehicle, the Covered Person must supply Us with:

- a. receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the Covered Person's personal motor vehicle;
- b. a letter from the Covered Person's motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.

In all other respects the PDS remains unchanged.

Ref: SPDS19PDSJA01-GX49988201

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Contact Us

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