

Policy Schedule



Schedule Number: A09723 of Master Policy Number TVL2018V1

The Insured: Department of Education and Training Victorian Government School Students

Class of Insurance: Business Travel Domestic

Period of Insurance: From: 01-Jul-2018 12:00:01 AM Australian Eastern Standard Time
To: 30-Jun-2019 11:59:59 PM Australian Eastern Standard Time

Scope of Cover: The cover afforded by this Policy shall only apply whilst an Insured Person is engaged on a Journey undertaken on the Insured's business, including any incidental private travel (up to 14 days).

Journey: Journey is defined as any trip involving travel exceeding 50km from the Insured Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting between the Insured Person's normal place of residence and business premises shall not be regarded as a Journey. The maximum duration of any one Journey shall not exceed 180 days.

Schedule of Benefits:

Benefit	Maximum Benefit Payable Each Insured Person
Section 1	
Death & Capital Benefits (Events 1-19)	
- Insured Persons	7 x Annual Salary to a maximum of \$1,000,000
- Accompanying Spouse/Partner and Volunteers	\$250,000
- Accompanying Dependent Child(ren)	\$250,000
Event 1 (under 18 years of age), limited to	\$25,000
Weekly Injury Benefits (Events 20-21)	
- Insured Persons & Accompanying Spouse/Partner	85% of Salary to a maximum benefit of \$2,000 per week Excess Period - 7 days Benefit Period - 156 weeks
Weekly Sickness Benefits (Events 22-23)	
- Insured Person & Accompanying Spouse/Partner	85% of Salary to a maximum benefit of \$2,000 per week Excess Period - 7 days Benefit Period - 156 weeks
Broken Bones Benefit	\$5,000
Dental Benefits	\$1,000
Section 2	
Medical Expenses	Nil
Emergency Evacuation	Included
Section 3	
Travel and Emergency Assistance (AHI Assist)	Included
Section 4	
Additional Expenses	Unlimited
Hijack & Detention Daily Benefit	\$1,000 per day to a maximum period of 30 days
Continuous Bed Confinement	\$200 per 24 hours to a maximum period of 30 days
Missed Transit Connection	\$10,000
Section 5	
Baggage, Travellers Cheques, Travel Documents and Credit Cards	\$10,000 (Item Limit \$5,000)
Electronic Equipment	\$10,000
Deprivation of Baggage	\$3,000
Money	\$5,000
Section 6	
Loss of Deposits and Cancellation Charges	\$10,000
Section 7	

Kidnap, Detention, Extortion and Ransom \$500,000

Section 8

Extra Territorial Workers' Compensation \$1,000,000

Section 9

Hire Car Excess Expenses \$5,000

Section 10

Alternative Employee Expenses \$10,000

Section 11

Personal Liability \$10,000,000

Section 12

Personal Safety and Natural Disaster Evacuation Not Insured

Section 13

Life Insurance Not Insured

Aggregate Limit of Liability: \$15,000,000 in respect of all claims in any one Period of Insurance, except \$1,000,000 in respect of non-scheduled aircraft or charter flights

Excess: The Insured shall bear the following amounts in respect to each and every loss:

Section 5	\$250	Electronic Equipment
Section 5	\$50	Baggage, Travellers Cheques, Travel Documents, Credit Cards

Territorial Limits: Australia Wide

The Premium: As agreed

This Schedule is issued subject always to the terms and conditions of VMIA's Business Travel insurance policy for the corresponding Period of Insurance.

For and on behalf of

Victorian Managed Insurance Authority



Andrew Davies

General Manager, Service Delivery

13 June 2018