

27 March 2023

Amanda Svensson  
Assistant Account Executive

Marsh Advantage Insurance Pty Ltd  
ABN 31 081 358 303  
Level 6, 225 St Georges Terrace  
Perth, WA Australia 6000  
Tel +61 8 9426 0444  
Fax +61 8 9426 0999  
www.marshadvantage.com.au  
Amanda.Svensson@marsh.com

TO WHOM IT MAY CONCERN

## Certificate of Currency Travel

**Our Ref: 217933**

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

<b>POLICYHOLDER</b>	The Literature Centre Incorporated
<b>ABN AND ITC DETAILS</b>	ABN 87 223 138 605 ITC 0.00%
<b>COVERED PERSON(S) / CATEGORIES</b>	All Employees of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Child(ren)
<b>SCOPE OF COVER</b>	Cover under the Policy applies whilst a Covered Person is on a Journey.
<b>JOURNEY</b>	<p>Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty (50) kilometres or more from the Covered Persons Home or normal place of business.</p> <p>Cover shall commence from the time a Covered Person leaves their Home or normal place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until the Covered Person returns to their Home or normal place of business, whichever occurs first.</p> <p>The maximum duration of any one (1) trip is one hundred &amp; eighty (180) days.</p> <p>Journey does NOT include normal commuting between the Covered Person's Home and normal place of business.</p>

**GEOGRAPHICAL SCOPE** Worldwide

**JURISDICTIONAL SCOPE** Worldwide

**GOVERNING LAW  
OF CONTRACT** Australian

**PERIOD OF INSURANCE** From: 31 March 2023 at 4 PM Local Time (WA).

To: 31 March 2024 at 4 PM Local Time (WA).

### 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	7 x Salary to \$1,000,000
	Accidental Death (Accompanying Spouse)	\$250,000
	Events 2-19	7 x Salary to \$1,000,000
	Events 2-19 (Accompanying Spouse)	\$250,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	\$30,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	\$3,000 X 156 Weeks	100%	7 Days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	\$3,000 X 156 Weeks	100%	7 Days

Categories	Part C – Sickness Resulting in Surgery - Benefits
1	\$30,000

Categories	Part D - Fractured Bones - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures- Lump Sum Benefits
1	\$10,000	\$250	\$2,000

#### Additional cover Under Section 1

<b>Categories</b>	<b>Death by Specified Causes (Specified Sickness)</b>	<b>Corporate Image Protection</b>
1	\$30,000	\$20,000

<b>Categories</b>	<b>Independent Financial Advice</b>	<b>Coma Benefit</b>
1	\$10,000	Per Week: \$500 Max Weeks: 26

<b>Categories</b>	<b>Partner Retraining Benefit</b>	<b>Spouse / Partner Accidental Death Benefit</b>
1	\$15,000	\$30,000

<b>Categories</b>	<b>Dependent Child Supplement</b>	<b>Orphaned Benefit</b>
1	Per Dependent Child: \$10,000 Per Family: \$30,000	Per Dependent Child: \$10,000 Per Family: \$30,000

<b>Categories</b>	<b>Domestic Help Expenses for Accompanying Spouse</b>	<b>Premature Birth / Miscarriage Benefit</b>
1	Per week: \$850 Max weeks: 26	\$5,000

<b>Categories</b>	<b>Tuition or Advice Expenses</b>	<b>Modification Expenses</b>
1	\$7,500	\$10,000

<b>Categories</b>	<b>Unexpired Membership Benefit</b>	<b>Chauffeur Services</b>
1	\$3,000	\$2,500

<b>Categories</b>	<b>Executor Emergency Cash Advance</b>	<b>Accommodation and Transport Expenses</b>
1	\$25,000	\$10,000

<b>Categories</b>	<b>Education Fund Benefit</b>	<b>Out of Pocket Expenses</b>
1	Per Dependent Child: \$5,000 Per Family: \$15,000	\$5,000

<b>Categories</b>	<b>Student Tutorial Costs</b>	<b>Childcare Benefit</b>
1	Per week: \$500 Max weeks: 26	\$5,000

<b>Categories</b>	<b>Replacement Staff / Recruitment Costs</b>	<b>Air or Road Rage Benefit</b>
1	\$10,000	\$5,000

Categories	Carjacking Assault Benefit	Reconstructive or Cosmetic Benefit
1	\$5,000	\$20,000

Categories	Terrorism Injury Benefit
1	Per Person: \$20,000 Aggregate \$200,000

Categories	Concussion Benefit
1	Per person: \$1,000 Max: \$2,000 any one covered person in any one Period of Insurance

Categories	Home Care Benefit
1	Max per month per person \$10,000 Max period 3 consecutive months

## SECTION 2: Kidnap and Ransom / Extortion Cover

Categories	Sum Insured
1	\$1,000,000

### Additional cover under Section 2

Categories	Public Relations benefit
1	\$15,000

Categories	Trauma Counselling benefit
1	\$10,000

## SECTION 3: Hijack and Detention

Categories	Daily Benefit	Maximum Sum Insured	Maximum Days
1	\$1,000	\$60,000	60

### Additional cover under Section 3

Categories	Legal Cost
1	\$50,000

Categories	Trauma Counselling Benefit
1	\$10,000

## SECTION 4: Medical, Evacuation and Additional Expenses

Categories	Sum Insured	Excess
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1	Unlimited	Nil
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#### Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1	Per Day: \$250 Max Days: 60	Per Day: \$300 Maximum: \$6,000

Categories	Trauma Counselling Benefit
1	\$10,000

#### SECTION 5: Chubb Assistance & Security Advice

Categories	Included
1	YES +61 2 8907 5995 <a href="http://www.chubbassistance.com/au">www.chubbassistance.com/au</a>

#### SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	Unlimited	Nil

Categories	Cancellation and Curtailment Expenses	Excess
1	Unlimited	Nil

#### Sub-limits under Section 6

Categories	Incidental Private Travel and/or Directors and Executives Private Travel	Out of Pocket Expenses (such as phone charges, food etc.)
1	\$20,000	Per Day: \$150 Maximum: \$3,000

#### Additional cover under Section 6

Categories	Online Accommodation	Unexpected Death of Close Relative
1	Per Day: \$300 Maximum: \$1,500	\$1,000

Categories	Home Damage Benefit	Frequent Flyer Points
1	Per Day: \$300 Maximum: \$5,000	\$10,000

Categories	Funeral Expenses	Pet Boarding Expenses
1	\$50,000	\$2,500

Categories	Missed Transport Connection	Overbooked Flight
1	\$10,000	\$5,000

Categories	Additional Child Care Benefit	Lounge Access
1	Per day: \$200 Maximum: \$1,000	\$200 per Covered Person, Max \$500 per family

Categories	Corporate Event Extension
1	Per Person: \$20,000 Aggregate: \$100,000

#### SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured
1	\$30,000

#### SECTION 8: Baggage and Travel Documents

Categories	Baggage and Business Property	Excess
1	\$30,000	Nil

Categories	Electronic Equipment	Excess
1	\$20,000	\$250

Categories	Money and Travel Documents	Excess
1	\$25,000	Nil

Categories	Deprivation of Baggage
1	\$10,000

#### Additional cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1	\$1,000	\$2,000

Categories	Keys and Locks	Identity Theft Extension
1	\$2,000	\$20,000

Categories	Lost Earnings	Data Recovery Benefit
1	Per Day: \$250 Maximum: \$10,000	\$20,000

**SECTION 9: Personal Liability**

Categories	Sum Insured
1	\$10,000,000

**Additional cover under Section 9**

Categories	Court Attendance Benefit
1	Per Day: \$100 Maximum: \$1,000

**SECTION 10: Rental and Personal Vehicle Excess**

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1	\$15,000	\$5,000

Categories	Vehicle Hire
1	Per week: \$500 Maximum: \$2,500

**Additional cover under Section 10**

Categories	Towing Expenses
1	\$1,000

**SECTION 11: Extra Territorial Workers' Compensation**

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1	\$1,000	\$1,000,000	\$2,000,000

**SECTION 12: Political & Natural Disaster Evacuation**

Categories	Evacuation Expenses
1	\$50,000

**Additional cover under Section 12**

Categories	Specialist Security Services
1	\$50,000

Categories	Aggregate Limit of Liability – Section 12
1	\$250,000

**SECTION 13: Search & Rescue Expenses**

Categories	Sum Insured	Aggregate Limit of Liability
1	\$20,000	\$100,000

## AGGREGATE LIMITS OF LIABILITY

Any one (1) occurrence – Personal Accident & Sickness (A)	\$5,000,000
Non Scheduled Flights (B)	\$1,000,000
Any one event with respect to War/Civil War (C)	\$500,000
Any one Period of Insurance with respect to War/Civil War (D)	\$1,000,000
Any one (1) occurrence – Kidnap and Ransom / Extortion Cover (E)	\$1,000,000

## POLICY WORDING & PDS

22PDSBTMMA01 - Business Travel Insurance Policy Wording and PDS

### Supplementary Product Disclosure Statement (SPDS)

Chubb Insurance Australia Limited Business Travel Insurance Policy Wording and PDS Product Disclosure Statement Amendment.

Important information about this SPDS

This SPDS contains particulars of changes to the 22PDSBTMMA01- Business Travel Insurance Policy Wording and PDS and Product Disclosure Statement (“PDS”). 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 24 Feb 2023

SPDS issue date 24 Feb 2023

Supplementary information

The PDS is updated as follows:

### COVID 19 Endorsement

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

(1) The section of the Policy titled Section 6 – Cancellation and Disruption is amended by adding the following exclusion under the sub-section titled Exclusions Under Section 6:

8. directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

Provided that this exclusion shall not apply in respect of claims for:

(a) Loss of Deposits under Section 6 – Cancellation and Disruption of the Policy, if during the Period of Insurance the Policyholder or the

Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary

alteration or cancellation of the Journey of the Covered Person due to:

(i) the unexpected death of the Covered Person from COVID-19 prior to the Journey commencing or

(ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned or

(iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine

which prevents the Covered Person being able to commence the Journey as planned or



(iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned or  
(v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under Loss of Deposits in Section 6 – Cancellation and Disruption of the Policy and

(b) Cancellation and Curtailment Expenses under Section 6 – Cancellation and Disruption of the Policy, if during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:

(i) the unexpected death of the Covered Person from COVID-19 or (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to continue the Journey as planned or

(iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to continue the Journey as planned or

(iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to continue the Journey as planned or

(v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under Cancellation and Curtailment Expenses in Section 6 – Cancellation and Disruption of the Policy, provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person.

(2) The section of the Policy titled General Provisions and Conditions Applicable to the Policy is amended by adding the following:

#### **Premium Adjustment**

In the event the number of trips undertaken during the Period of Insurance increases by more than twenty percent (20%) on the estimated number of trips declared at the inception of the Policy, then the Policyholder must disclose such variation to Us within thirty (30) days of the expiry of the Period of Insurance. We reserve the right to charge a premium adjustment to account for such variation.

The trip rate that will apply for any premium adjustment shall be no more than the trip rate We charged at the inception of the Policy.

Any premium adjustment shall be payable to Us within thirty (30) days of Us informing the Policyholder of the amount and providing a tax invoice.

In all other respects the PDS remains unchanged.

**INSURER**

Chubb Insurance Australia Limited  
through Victor Insurance (Travel)

**PROPORTION**

100.000%

**POLICY NUMBER**

05ET008322

Andrew Dix  
Senior Account Executive