

## CORPORATE TRAVEL

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**Named Insured:** Australasian Christadelphian Bible Mission Inc  
and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities

**Underwriter:** Zurich Australian Insurance Limited

**Policy Number:** 53-2213865-ZCT.

**Description of Business:** Missionary work and associated administration, field work mainly Asia-Pacific region and any other activity incidental thereto

**Insured ABN / ITC:**

ABN (if applicable)	82 678 934 628
Registered for GST	YES
ITC	100%

**Period of Insurance:** From: 4.00pm 25 March 2012  
To: 4.00pm 25 March 2013  
Both Local Standard Time at the Insured's head office

**Insured Persons and Scope of Cover:** All Volunteer Fieldworkers of the Insured including Accompanying spouses and dependent children whilst an Insured Person is engaged in a Journey (as defined) undertaken on the Insured's business, including any incidental private travel

A Journey means any trip involving travel exceeding 100km from the Insured Person's normal place of residence or business (whichever is left last), and continue until their arrival back at their normal place of residence or business premises (whichever is reached first). The maximum duration of any one journey is limited to 180 days. Cover under this policy only applies whilst an insured person is engaged on a journey undertaken on the business of the insured. Everyday commuting is not regarded as a journey undertaken on the business of the insured.

**Age Limit:** 80 years

**Maximum duration of Trip:** 180 days

<b>Situation and/or Premises:</b>	Worldwide		
<b>Currency:</b>	All amounts shown are expressed in Australian Dollars, unless specified otherwise		
<b>Aggregate Limit of Liability:</b>	Any one Period of Insurance	\$	5,000,000
	Non Scheduled Aircraft	\$	2,000,000
<b>Schedule of Benefits:</b>	Sum Insured as per Table of Conditions - Each Insured Person		
	■ Section 1 - Zurich Assist		
	- Sum Insured		Unlimited
	■ Section 2 - Overseas Medical expenses		
	<b>a. Overseas Medical Expenses:</b>		
	- Sum Insured		Unlimited
	<b>b. Continuous Bed Confinement:</b>		
	- Sum Insured	\$	250 per day (25 days)
	■ Section 3 - Personal Accident & Sickness		
	<b>a. Accidental Death &amp; Capital Benefits</b>		
	- Insured Persons	\$	100,000
	- Accompanying Spouse and Dependant Children	\$	100,000
	- Injury Type 1 - Dependant Children	\$	25,000
	<b>b. Weekly Injury</b>		
	- 85% of Salary up to - per week (Max 156 weeks; Excess 7 days)	\$	1,000
	<b>c. Weekly Sickness</b>		
	- Weekly Benefits Sickness		Nil (weeks)
	- Excess Period (Days)		Nil
	- Sickness resulting in Injury		Nil
	<b>d. Injury Resulting in Injury</b>		
	- Sum Insured	\$	20,000
	<b>e. Sickness Resulting in Surgery</b>		
	- Sum Insured	\$	20,000
	<b>f. Injury Resulting in Fractured Bones</b>		
	- Injury resulting in Fractured Bones	\$	3,000
	<b>g. Injury Resulting in Loss of Teeth or Dental</b>		
	- Injury resulting in Dental Procedures	\$	1,000
	■ Section 4 - Travel Disruption		
	<b>a. Loss of Deposits</b>		
	- Sum Insured	\$	10,000
	<b>b. Cancellation and Curtailment</b>		
	- Sum Insured		Unlimited
	<b>c. Alternative Employee/Resumption of Assignment</b>		
	- Sum Insured	\$	10,000
	<b>d. Missed Transport Connection</b>		
	- Sum Insured	\$	5,000

<b>e. Hijack &amp; Detention</b>		
- Sum Insured (per day) Max 30 Days	\$	1,000
- Legal Costs	\$	50,000
<b>■ Section 5 - Baggage</b>		
<b>a. Baggage</b>		
- Sum Insured	\$	10,000
<b>b. Electronic Equipment</b>		
- Sum Insured	\$	5,000
- Excess	\$	250
<b>c. Money or Travel Documents</b>		
- Sum Insured	\$	5,000
<b>d. Deprivation of Baggage</b>		
- Sum Insured	\$	3,000
<b>■ Section 6 - Political Unrest and Natural Disaster Evacuation</b>		
- Sum Insured (per Person)	\$	20,000
- Aggregate Sum Insured	\$	200,000
<b>■ Section 7 - Vehicle Excess Waiver</b>		
- Sum Insured	\$	5,000
<b>■ Section 8 - Personal Liability</b>		
- Sum Insured	\$	10,000,000
<b>■ Section 9 - Kidnap and Ransom</b>		
- Sum Insured	\$	250,000
<b>■ Section 10 - Extra Territorial Workers Compensation: (any one accident)</b>		
- Weekly Benefits		Nil
- Damage, Costs & Expenses		Nil
- Aggregate Limit of Liability		Nil

<b>Deductible:</b>	Weekly Injury Benefits		7 Days
	Business Equipment	\$	250
	All Other Losses		Nil

**Policy Wording:** Zurich Corporate Travel Policy Wording ZU12290

**Endorsements:****1. Restricted Foreign Jurisdiction**

With respect to an insured person whose country of residence is a Restricted Foreign Jurisdiction, we will indemnify you [in Australia] in respect of benefits described in the cover sections of this policy, but only by way of reimbursement of and to the extent that you have provided such benefits to or in respect of the insured person.

In this endorsement:

*Foreign Jurisdiction* means any jurisdiction other than Australia.

*Restricted Foreign Jurisdiction* means any foreign jurisdiction where local risks cannot be covered by an overseas insurer not licensed in the jurisdiction.

*In all other respects the Policy remains unaltered.*

**Conditions:**

Insured not aware of any material incident, occurrence or event likely to give rise to a claim until the officer responsible for insurance is aware

Subject to the charter flights exposure shown in the travel declaration, that is, none. Please note that, should we be successful in winning this business, we will require our own application form completed (copy attached).

**Principal Uninsured  
Property / Perils / Risks:**

Various Exclusions and Uninsured areas apply to all parts of this policy. Refer policy document for all details.