



## Insurable Risk Policy Appendix A

### Corporate Travel Insurance Coverage

Corporate Travel Insurance provides protection for all University staff and students while on travel for approved University business outside their usual work environment - see below:

Summary of Travel Insurance Benefits*	Excess	Extent of Cover
<b>Personal Injury (Accidental Death and Capital Benefits)</b> - Insured Persons excluding Accompanying Spouse / Partner and/or Dependent Children:		
Accidental Death	Nil	5 x salary to a maximum of \$500,000; The benefit for any non-income earning person is limited to \$100,000
Permanent Total Disablement	Nil	5 x salary to a maximum of \$500,000; The benefit for any non-income earning person is limited to \$100,000
Other Permanent Disablement Capped between 1% and 100% of the benefit	Nil	5 x salary to a maximum of \$500,000; The benefit for any non-income earning person is limited to \$100,000
Temporary Total Disablement - Accidental Bodily Injury Weekly Benefit	7 days	100% of salary to a maximum of \$1,500 payable for up to 104 weeks and subject to an excess period of 7 days
Temporary Total Disablement - Sickness/Illness	N/A	Not Insured
<b>Overseas Medical &amp; Evacuation:</b>		
Overseas Medical & Evacuation Expenses	Nil	Unlimited
Continuous Worldwide Bed Confinement	Nil	\$200 per day for maximum 30 days
<b>Loss of Deposits, Cancellation and Curtailment Expenses:</b>		
Loss of Deposits, Cancellation and Curtailment Expenses (any one Insured Person - any one claim or series of claims arising out of the one event):	Nil	Unlimited
Funeral Expenses / Repatriation of Mortal Remains	Nil	\$60,000
Missed Transport Connection	Nil	\$20,000
Overbooked Flight	Nil	\$20,000
<b>Baggage, Business Property and Money/Travel Documents:</b>		



Baggage / Business Property	Nil	Students \$20,000 Staff \$30,000
Electronic Equipment	\$500	Students \$10,000 Staff \$20,000
Money and Travel Documents	Nil	\$5,000
Deprivation of Baggage NB: Luggage must be delayed or misplaced by any carrier for more than 8 consecutive hours. The policy covers reasonable expenses incurred for purchasing essential replacement clothing and toiletries.	Nil	\$5,000
<b>Rental Vehicle Excess:</b>		
Rental Vehicle Excess	Nil	\$20,000
Towing Expenses	Nil	\$1,000
<b>Personal Liability:</b>		
Personal Liability	Nil	\$10,000,000
<b>Political Unrest and Natural Disaster Evacuation:</b>		
Political Unrest and Natural Disaster Evacuation Expenses	Nil	\$50,000 Aggregate Limit: \$250,000
<b>Search &amp; Rescue Expenses</b>	Nil	\$20,000 Aggregate Limit: \$100,000

\*This summary table provides a general description only. Each category is subject to various conditions, limitations, and exclusions as well as the overriding terms, conditions, exclusions and endorsements of the Corporate Travel Insurance policy. Further detail and clarification can be obtained from the Insurance Office.

If there is a group of more than 24 staff and/or students travelling together, the aggregate limit may need to be increased. Please contact the Insurance Office to assess the risks and adequacy of an aggregate limit.