

Policy Schedule



Liberty
Specialty Markets

PRODUCT NAME	Corporate Travel
POLICY NUMBER	2000002696
ISSUED	15 May 2024
INSURED	Australian Carriage Driving Society Incorporated
BROKERAGE	Affinity Risk Partners (Brokers) Pty Ltd T/AS Affinity Insurance Brokers
BROKERAGE ADDRESS	1/1265 Nepean Highway, Cheltenham Melbourne, VIC 3192 Australia
POLICY PERIOD	From: 29 May 2024 at 4pm local standard time To: 29 May 2025 at 4pm local standard time (both dates inclusive)
POLICY WORDING	Liberty AU Corporate Travel PDS and Policy Wording - 31 May 2023
JOURNEY	Journey means a trip, which shall be no longer than 180 days, undertaken on the business of, and authorised by, the Insured, and such travel involves a destination at least 100 km from the Insured Person's normal place of residence and/or business.
OPERATIVE TIME	Cover will commence from the time the Insured Person leaves from their normal place of residence or business, whichever is left last, and will continue on a continuous 24 hour basis until the Insured Person returns to their normal place of residence or business, whichever first occurs.
ENDORSEMENTS	See accompanying documentation
BENEFITS	As Per Schedule of Benefits
DOES AN AGGREGATE DEDUCTIBLE APPLY TO THIS RISK?	No

SCHEDULE OF BENEFITS

CATEGORY	1	
INSURED PERSONS	All directors, employees, contractors, consultants of the Insured including accompanying spouse/ partner and dependent children.	
SECTION		Benefit Payable / Sum Insured
1	Overseas Medical Expenses and Evacuation - including COVID-19	Unlimited
2	Liberty Global Emergency Assistance	Included
3	Cancellation and Curtailment	Unlimited
	Loss of Deposits	\$50,000
	Alternative Employee/Resumption of Journey	\$20,000
	Missed Transport Connection	\$10,000
4	Baggage	\$25,000
	Electronic Equipment	\$7,500
	Money and Travel Documents	\$5,000
	Excess - Portable Electronic Equipment only	\$250
5	Part A - Death and Capital Benefits - Insured Persons	\$100,000
	Part A sub limits – Death and Capital Benefits – Accompanying Spouse or Partner and Dependent Children	\$100,000
	(Event 1, Accidental Death, for persons under 18 years old, up to \$25,000 as per Policy)	
	Part B – Fractured Bones	\$5,000
	Part C – Loss of Income – Weekly Injury Benefit	
	100% of Income up to	\$1,000
	Benefit Period	156 weeks
Excess Period	7 days	

5 CONTINUED	Part D – Loss of Income – Weekly Sickness Benefit	
	100% of Income up to	\$1,000
	Benefit Period	156 weeks
	Excess Period	7 days
	Part E – Injury – Surgical Benefits Overseas	As per Policy
	Part F – Sickness – Surgical Benefits Overseas	As per Policy
	Part G – Dental Injury	As per Policy
6	Rental Vehicle Excess	\$5,000
7	Personal Liability	\$10,000,000
8	Political Unrest and Natural Disaster Evacuation	\$25,000
9	Kidnap, Ransom and Extortion	\$500,000
10	Extra Territorial Workers Compensation	
	Weekly Benefit	\$1,500
	Common Law	\$1,000,000
11	Hijack, Detention and Legal Costs	
	Daily Benefit	\$1,000
	Max. Days	45
	Legal Costs	\$50,000
12	Worldwide Search and Rescue	\$20,000
13	Additional Benefits	Included

POLICY AGGREGATE LIMITS OF LIABILITY

Section 5	Personal Accident and Sickness	
	Any One Occurrence	\$5,000,000
	Non Scheduled Flying	\$500,000
Section 9	Kidnap, Ransom and Extortion	\$1,000,000
Section 10	Extra Territorial Workers Compensation	\$1,000,000
Section 12	Worldwide Search and Rescue	
	Any One Policy Period	\$100,000
All	War/Civil War	
	Any One Event	\$100,000
	Any One Policy Period	\$500,000

For contact details of our claims provider please see How to make a Claim in the Policy or, scan this code and save the details to your smart phone



Endorsement



PRODUCT NAME	Corporate Travel - Non-business/leisure travel endorsement
POLICY NUMBER	2000002696
ISSUED	15 May 2024
INSURED	Australian Carriage Driving Society Incorporated
BROKERAGE NAME	Affinity Risk Partners (Brokers) Pty Ltd T/AS Affinity Insurance Brokers
BROKERAGE ADDRESS	1/1265 Nepean Highway, Cheltenham Melbourne, VIC 3192 Australia
POLICY PERIOD	From: 29 May 2024 at 4pm local standard time To: 29 May 2025 at 4pm local standard time (both dates inclusive)
POLICY WORDING	Liberty AU Corporate Travel PDS and Policy Wording - 31 May 2023

It is hereby declared and agreed with effect from 29 May 2024 the following amendments are noted:

As the **insured** has not declared any non-business/leisure travel as part of their declaration, the **policy** shall only provide cover for incidental non-business travel completed in conjunction with an authorised business travel **journey**, unless otherwise endorsed on to this **policy**.

In all other respects the **policy** remains unaltered.

Endorsement



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Specialty Markets

PRODUCT NAME	Corporate Travel - Nil Overseas Travel Declared
POLICY NUMBER	2000002696
ISSUED	15 May 2024
INSURED	Australian Carriage Driving Society Incorporated
BROKERAGE NAME	Affinity Risk Partners (Brokers) Pty Ltd T/AS Affinity Insurance Brokers
BROKERAGE ADDRESS	1/1265 Nepean Highway, Cheltenham Melbourne, VIC 3192 Australia
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POLICY WORDING	Liberty AU Corporate Travel PDS and Policy Wording - 31 May 2023

It is hereby declared and agreed with effect from 29 May 2024 the following amendments are noted:

As the **insured** has not declared any overseas **journeys** as part of their declaration, the **policy** shall only provide cover for domestic **journeys** within Australia unless otherwise agreed to by **us** and endorsed on to this **policy**.

In all other respects the **policy** remains unaltered.