


Schedule

Chubb Business Travel Insurance

CHUBB®

Policy Number:	02PP026981	
Policyholder(s):	BMC Software (Australia) Pty Ltd	
Broker:	BMC Software	
Address:	Suite 1302 383 Kent Street Sydney 2000	
Period of Insurance:		
From:	1 August 2024	(at 12:01am)
To:	1 August 2025	(at 12:00am) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	USD	14,350.00
Goods & Services Tax:	USD	717.50
Stamp Duty:	USD	673.47
Total Payable:	USD	15,740.97
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	Melbourne	Authorised Representative:
On:	14 August 2024	
		Faj Ali Client Service Executive, Inwards

Description of Cover

Covered Person(s) / Categories: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1	All directors, executives and employees of the Policyholder including their accompanying spouse or partner and dependent children
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1	Cover under the Policy applies whilst a Covered Person is on a Journey
Journey Definition: Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.	1	Journey means a trip undertaken on the business of the Policyholder and/or authorized by the Policyholder provided such travel involves a destination one hundred (100) kilometres or more from the Covered Persons normal place of business or residence and does not include normal daily travel between residence and place of business. Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until they return to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one trip is one hundred & eighty (180) days
Policy Wording & PDS:		23PDSBT01 Business Travel Accident PDS and Wording

Declared Travel

Business Travel

	Groups of <10		Groups of >=10	
	No.	Average Days	No.	Average Days
Domestic	Category 1: 360	Category 1: 1	Category 1: 0	Category 1: 0
USA	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Singapore / Hong Kong / Japan	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Rest of World	Category 1: 282	Category 1: 1	Category 1: 0	Category 1: 0

Directors and Executives Private Travel

	Groups of <10		Groups of >=10	
	No.	Average Days	No.	Average Days
Domestic	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
USA	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
Singapore / Hong Kong / Japan	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0

Rest of World	Category 1: 0	Category 1: 0	Category 1: 0	Category 1: 0
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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 and Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	3 x Salary up to 1,500,000
	Accidental Death (Accompanying Spouse / Partner)	250,000
	Events 2-19	3 x Salary up to 1,500,000
	Events 2-19 (Accompanying Spouse / Partner)	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	85.00	7 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	2,000 x 156 weeks	85.00	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	5,000	250	2,000

Additional cover Under Section 1

Categories	Death by Specified Causes (Specified Sickness)	Corporate Image Protection
1	50,000	15,000

Categories	Independent Financial Advice	Coma Benefit
1	5,000	Per Week: 500 Max Weeks: 26

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1	10,000	30,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	Per Dependent Child: 10,000 Per family: 30,000	Per Dependent Child: 10,000 Per family: 30,000

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit
1	Per Week: 500 Max Weeks: 26	10,000

Categories	Tuition or Advice Expenses	Modification Expenses
1	4,500	10,000

Categories	Unexpired Membership Benefit	Chauffeur Benefit
1	5,000	5,000

Categories	Executor Emergency Cash Advance	Accommodation and Transport Expenses
1	10,000	10,000

Categories	Education Fund Benefit	Out of Pocket Expenses
1	5,000	5,000

Categories	Student Tutorial Costs	Childcare Benefit
1	Per Week: 500 Max Weeks: 26	10,000

Categories	Replacement Staff / Recruitment Costs	Air or Road Rage Benefit
1	10,000	5,000

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

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

SECTION 2: Kidnap and Ransom / Extortion Cover

Categories	Sum Insured
1	500,000

Additional cover under Section 2

Categories	Public Relations Benefit
1	15,000

SECTION 3: Hijack and Detention

Categories	Daily Benefit	Maximum Sum Insured	Maximum Days
1	1,000	20,000	20

Additional cover under Section 3

Categories	Legal Cost
1	75,000

SECTION 4: Medical, Evacuation and Additional Expenses

Categories	Sum Insured	Excess
1	Unlimited	0

Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1	Per Day: 75 Max Days: 365	Per Day: 50 Maximum: 1,500

Categories	Trauma Counselling Benefit
1	5,000

SECTION 5: Chubb Assistance & Security Advice

Categories	Included
1	YES +61 2 8907 5995 www.chubbassistance.com/au

SECTION 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	12,500	0

Categories	Cancellation and Curtailment Expenses	Excess
1	250,000	0

Aggregate Limit of Liability – Any one occurrence – Group Travel (F)

200,000

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: 1,500

Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1	10,000	50,000

Categories	Pet Boarding Expenses	Missed Transport Connection
1	2,500	10,000

Categories	Overbooked Flight	Corporate Event Extension
1	5,000	Per Person: 20,000 Aggregate: 100,000

SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured
1	20,000

SECTION 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess
1	20,000	0

Categories	Electronic Equipment	Excess
1	10,000	250

Categories	Money and Travel Documents	Excess
1	5,000	0

Categories	Deprivation of Baggage
1	3,000

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	50,000

Categories	Lost Earnings	Data Recovery Benefit
1	Per Day: 250 Max: 10,000	20,000

SECTION 9: Personal Liability

Categories	Sum Insured
1	10,000

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	10,000	2,000

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	2,000,000	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	500,000

SECTION 13: Search & Rescue Expenses

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

Aggregate Limit of Liability (applicable to Sections 1,2 and 6 only)

Any one (1) occurrence - Personal Accident and Sickness (A)	10,000,000
Non-scheduled Flights (B):	2,000,000
Any one (1) event with respect to War / Civil War (C):	4,000,000
Any one (1) Period of Insurance with respect to War / Civil War (D):	4,000,000
Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):	500,000
Aggregate Limit of Liability – Any one occurrence – Group Travel (F):	200,000

Supplementary Product Disclosure Statement (SPDS)

Chubb Business Travel Insurance Policy Wording and Product Disclosure Statement Amendment

Important Information about this SPDS

This SPDS contains particulars of changes to the 23PDSBT01 Business Travel Accident PDS and Wording (Business Travel & 23PDSBT01) 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 14 August 2024

Supplementary information

The PDS is updated as follows:

To the extent that any term or condition in the Policy may be inconsistent with the following exclusions or conditions, the following exclusions and conditions shall prevail.

General Exclusions Applicable to the Policy

Coronavirus Disease 19 (COVID-19)

It is hereby noted and agreed that the following general exclusions are added to the Policy;

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness 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 where

a) the Covered Person was undertaking Directors and Executives Private Travel.

General Provisions and Conditions Applicable to the Policy

Premium Adjustment

It is hereby noted and agreed that in the event the number of trips undertaken during the Period of Insurance increases by more than twenty percent (20%) on the trips declared at the inception of the Policy, then the Policyholder must disclose such variation to Us. 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.

In all other respects the PDS remains unchanged.

Ref: SPDS23PDSBT01-GX99326201