

ABN: 26 053 335 952  
AFS Licence No: 238261  
Email: ahi@ahiinsurance.com.au  
Website: www.ahiinsurance.com.au  
Freecall: 1800 618 700  
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## POLICY SCHEDULE

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Policy Type: Corporate travel  
Policy Number: 5536299  
Insured: Kingsway Christian Education Association Inc  
Insured Persons: Category A - All Students of the Insured  
Category B - All Teachers, Helpers, Administration and Board Staff of the Insured  
Period of Insurance: Inception Date: 31/03/2021 at 4:00 pm (local standard time)  
Expiry Date: 31/03/2022 at 4:00 pm (local standard time)  
Arrangement Date: 31/03/2021  
Broker: Safeguard Insurance Solutions (WA)  
Policy Wording: CT 23092019, CT SPDS COVID-19, Financial Collapse SPDS 01012021  
Scope of Cover: Category A, Category B  
Business Travel: Whilst on Journey to a destination outside the Business Travel Radius  
stated in the Policy Schedule.  
Territorial Limits: Worldwide

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## SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	85
Aggregate Limit of Liability	\$5,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$0
Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism	\$0
Policy Currency	AUD
Business Travel Radius (km)	100

Benefits / Benefit Limits	Sum Insured / Limit
Death and Capital Benefits - Category A	\$0
Death and Capital Benefits - Category B	\$250,000
Income Multiplier	7
Maximum payable for Insured Persons not earning an Income	\$250,000
Weekly Injury Benefit - Category A	\$0
Weekly Injury Benefit - Category B	\$1,000
Income Limitation	85%
Deferral Period	7 Days
Benefit Period	156 Weeks
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$5,000
Accidental HIV Infection Lump Sum Benefit - Category A	\$10,000
Accidental HIV Infection Lump Sum Benefit - Category B	\$30,000
Childcare Benefit - Category A	\$0
Childcare Benefit - Category B	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit - Category A	\$0
Corporate Image Protection Benefit - Category B	\$15,000
Dependent Child Supplement Benefit - Category A	\$0
Dependent Child Supplement Benefit - Category B	\$30,000
Maximum payable per Dependent Child	\$10,000
Driver Services Benefit - Category A	\$0
Driver Services Benefit - Category B	\$5,000
Education Fund Benefit - Category A	\$0
Education Fund Benefit - Category B	\$22,500
Maximum payable per Dependent Child	\$7,500
Family Accommodation and Transport Expenses Benefit	\$2,000

Sydney

Melbourne

Brisbane

Perth

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Financial Advice Benefit - Category A	\$0
Financial Advice Benefit - Category B	\$10,000
Home and Vehicle Modification Benefit - Category A	\$0
Home and Vehicle Modification Benefit - Category B	\$10,000
Orphaned Benefit - Category A	\$0
Orphaned Benefit - Category B	\$30,000
Maximum payable per Dependent Child	\$10,000
Partner Accidental Death Benefit	\$30,000
Partner Employment Training Benefit - Category A	\$0
Partner Employment Training Benefit - Category B	\$15,000
Retraining and Rehabilitation Expenses Benefit - Category A	\$0
Retraining and Rehabilitation Expenses Benefit - Category B	\$6,000
Unexpired Membership Benefit - Category A	\$0
Unexpired Membership Benefit - Category B	\$1,000
Medical and Medical Evacuation Expenses	Unlimited
Ongoing Medical Expenses incurred outside Australia limited to	\$50,000
Hospitalisation Overseas Expenses Benefit	\$6,000
Daily Benefit	\$200
Benefit Period	30 Days
Additional and/or Forfeited Expenses	\$100,000
Corporate Event Benefit	\$5,000
Hijack Benefit	\$30,000
Daily Benefit	\$1,000
Benefit Period	30 Days
Illegal Detention Benefit	\$15,000
Daily Benefit	\$500
Benefit Period	30 Days
Legal Expenses	\$50,000
Missed Transport Connection	\$10,000
Overbooked Flight Benefit	\$5,000
Pet Boarding Expenses Benefit	\$2,500
Repatriation of Mortal Remains / Funeral Expenses	\$10,000
Trauma Counselling Benefit	\$10,000
Loss of Deposits and Cancellation Expenses	\$20,000
Baggage Benefit	\$10,000
Maximum payable for Any One Article	50%
Data Connection Benefit	\$2,000
Data Recovery Benefit	\$5,000
Delayed Baggage	\$5,000

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Electronic Equipment	\$5,000
Excess	\$250
Identity Theft Extension Benefit	\$20,000
Lost Keys and Locks	\$2,000
Money Benefit	\$5,000
Repatriation of Belongings Benefit	\$2,500
Kidnap, Detention, Extortion and Ransom	\$500,000
Maximum payable for Events in Mexico, Central America or South America	\$250,000
Extra Territorial Workers Compensation	\$1,000,000
Hire Vehicle Excess Benefit	\$5,000
Private Vehicle Excess Benefit	\$5,000
Towing and Roadside Assistance Expenses	\$5,000
Alternative Employee / Resumption of Journey Expenses Benefit	\$10,000
Personal Liability	\$10,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$50,000
Accommodation Expenses	\$7,000
Daily Benefit	\$500
Benefit Period	14 Days
Search and Rescue Expenses	\$20,000
Life Insurance	\$50,000
Financial Collapse Benefit	\$25,000
Domestic Help Benefit - Category A	\$500
Expense Limitation	100%
Deferral Period	7 Days
Benefit Period	26 Weeks
Domestic Help Benefit - Category B	\$500
Expense Limitation	100%
Deferral Period	Nil
Benefit Period	26 Weeks
Injury Resulting In Surgery	\$20,000
Loss of Teeth or Dental Procedures	\$600
Maximum payable per Tooth	\$600
Sickness Resulting In Surgery	\$20,000
Out of Pocket Expenses Benefit - Category B	\$5,000

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If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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## AHI ASSIST

The contact details for AHI Assist are as follows:

Phone: +612 8330 1222 reverse charge  
Fax: +61 2 8016 9250  
SMS: +61 488 863 244  
Email: [help@ahiassist.com.au](mailto:help@ahiassist.com.au)  
For travel information or claims lodgement: [www.ahiinsurance.com.au](http://www.ahiinsurance.com.au)

AHI Assist App:

Get it on Google Play  
Available on the App Store

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## ENDORSEMENTS TO POLICY WORDING / SCHEDULE

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### **Domestic Help Benefit**

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person's Partner who is Accompanying the Insured Person and who does not generate or earn an Income, sustains an Injury which results in the following:

- Temporary Total Disablement

and as a result incurs reasonable expenses for domestic help, covering at home childcare, routine household cleaning and garden maintenance activities, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Compensation

We will pay for or reimburse the above expenses. The maximum amount We will pay is 1/7th of the amount shown in the Policy Schedule against "Domestic Help Benefit", per day of continued disablement.

#### Conditions

1. The Insured Event must occur within three hundred and sixty-five (365) consecutive days of the date of the Injury.
2. The Insured Person must as soon as possible after the happening of any Injury giving rise to a claim, procure and follow proper medical advice from a Medical Practitioner.
3. All Compensation shall be paid monthly in arrears.
4. Domestic help must be certified as necessary by a Medical Practitioner.
5. Domestic help must not be performed by a person who is a Relative of the Insured Person.

#### Exclusions

1. No cover is provided for any Injury that is wholly or partly attributable to childbirth or pregnancy or the complications of these (except for unexpected medical complications of emergencies arising from an Injury).
2. No cover is provided for any Pre-Existing Condition.
3. No cover is provided for Insured Persons who have attained:
  - a. the age of seventy-five (75) or over or;
  - b. the age stated in the Policy Schedule against "Maximum Age Limit (sub limits may apply)".

whichever is the lesser.

### **Injury Resulting In Surgery**

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury

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which results in any of the following Surgical Procedures, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Surgical Procedures      Percentage of Benefit Payable

- Craniotomy: 100%
- Amputation of a Limb: 100%
- Fracture of a Limb requiring open reduction: 50%
- Dislocation requiring open reduction: 25%
- Any other surgical procedure carried out under a general anaesthetic: 5%

#### Compensation

We will pay the Percentage of Benefit Payable stated for the Insured Event, of the amount shown in the Policy Schedule against "Injury Resulting in Surgery".

#### Conditions

1. The maximum Compensation payable for any one Injury is the amount shown in the Policy Schedule against "Injury Resulting in Surgery".
2. The Surgical Procedure must be undertaken overseas.
3. The Surgical Procedure must occur within three hundred and sixty-five (365) consecutive days of the date of the Injury.

#### Exclusions

1. No cover is provided for any Injury wholly or partly attributable to childbirth or pregnancy or the complications of these (except for unexpected medical complications of emergencies arising from an Injury).
2. No cover is provided for any Pre-Existing Condition.

### **Loss of Teeth or Dental Procedures**

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in any of the following Insured Events which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Insured Events      Percentage of Benefit Payable

- Loss of Teeth or full capping of Teeth: 100%
- Partial capping of Teeth: 50%

#### Compensation

We will pay the Percentage of Benefit Payable stated for the Insured Event, of the amount shown in the Policy Schedule against "Loss of Teeth or Dental Procedures".

#### Conditions

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1. The maximum amount We will pay for any one Tooth is shown in the Policy Schedule against “Maximum per Tooth”.
2. The maximum Compensation payable for any one Injury is the amount shown in the Policy Schedule against “Loss of Teeth or Dental Procedures”.

#### Exclusions

1. No cover is provided for any Pre-Existing Condition.

#### **Out of Pocket Expenses Benefit**

##### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a direct result incurs otherwise unforeseeable, reasonable expenses for:

1. Medical Mobility Equipment; and/or
2. local transportation (other than in an ambulance) for the purpose of seeking medical treatment; and/or
3. replacement of items damaged as a result of the Injury,

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

##### Compensation

We will reimburse the above expenses. The maximum amount We will pay is shown in the Policy Schedule against “Out of Pocket Expenses”.

##### Conditions

1. Payment under this Benefits is made, provided:
  - a. that those costs are not insured elsewhere under this Policy; or
  - b. the payment of the Benefit does not constitute the carrying on of a “Health Insurance Business” as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth).
2. The requirement for Medical Mobility Equipment must be certified by a Medical Practitioner.

##### Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

#### **Sickness Resulting In Surgery**

##### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers a Sickness which results in any of the following Surgical Procedures, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.



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#### Surgical Procedures      Percentage of Benefit Payable

- Open heart surgical procedure: 100%
- Brain surgery: 100%
- Abdominal surgery carried out under general anaesthetic: 50%
- Any other surgical procedure carried out under a general anaesthetic: 5%

#### Compensation

We will pay the Percentage of Benefit Payable stated for the Insured Event, of the amount shown in the Policy Schedule against "Sickness Resulting in Surgery".

#### Conditions

1. The maximum Compensation payable for any one Sickness is the amount shown in the Policy Schedule against "Sickness Resulting in Surgery".
2. The Surgical Procedure must be undertaken overseas.
3. The Surgical Procedure must occur within three hundred and sixty-five (365) consecutive days of the date of the Injury.

#### Exclusions

1. No cover is provided for any Injury wholly or partly attributable to childbirth or pregnancy or the complications of these (except for unexpected medical complications of emergencies arising from an Injury).
2. No cover is provided for any Pre-Existing Condition.