



**Definition of Travel:**

Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined:

**Authorised Business Travel:**

Travel means travel undertaken on the business of the Insured which is authorised by the Insured and shall include Associated Leisure Travel provided always such travel involves a destination outside a radius of 100 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business.

Travel automatically extends to provide cover for Spouses/Partners and/or Dependant Children departing after the Insured Person who are travelling directly to join and remain with the Insured Person for the remainder of the Travel. It shall also provide cover for Spouses/Partners and/or Dependant Children who have been travelling with the Insured Person but are departing to returning directly to Australia before the Insured Person.

**Non-Associated Leisure Travel**

Travel also means Non-Associated Leisure Travel for Executive Directors, Business Owners, Financial Members and their accompanying Spouse/Partner and Dependant Children provided always the Insured have declared the Non-Associated Leisure Travel trips and such travel involves:

- a flight or pre-booked overnight stay,
- an Interstate destination, or
- a destination outside Australia.

Note: No cover applies in relation to Non-Associated Leisure Travel not declared and accepted by Us. This policy provides cover for a maximum of 42 consecutive days in relation to Associated Leisure Travel and Non-Associated Leisure Travel per trip.

**Period of Individual Cover:**

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of:

- 180 consecutive days in respect of business travel trips,
- 30 consecutive days in respect of Associated Leisure Travel or Non-Associated Leisure Travel per trip,

or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

**Age Limits:**

This Policy does not cover any event which happens to an insured person unless he or she at the date of such event is under 101 years of age or is under 75 years of age in respect of

- (a) Section 5 - Personal Injury Event 2. Permanent Total Disablement,
- (b) Section 5 - Events 21 & 25 - Temporary Total Disablement and Event 22 - Temporary Partial Disablement.

Cover under section 5A Events 1-19 will be limited as under for the respective age bands of an insured person:

- (a) 75 years or over and under 80 years – the lesser of \$500,000 or the amount shown as per policy schedule
- (b) 80 years or over and under 90 years – the lesser of \$250,000 or the amount shown as per policy schedule
- (c) 90 years or over – the lesser of \$25,000 or the amount shown as per policy schedule

If you are outside of these ages we will consider cover on an individual application basis.



Section		The Schedule of Compensation Applicable under each Section of this Policy for each Insured Person during each Period of Travel	
1	A	Overseas Medical Expenses	Unlimited
	B	Ongoing Medical Expenses in Australia	Included in 1 A
	C	Overseas Medical Evacuation Expenses	Included in 1 A
2		Travel Guard <sup>TM</sup>	Included in 1 A
3		Loss of Deposits and Additional Expenses	Unlimited
		1. Loss of Deposits	Unlimited
		2. Additional Cancellation/Curtailment/ Interruption Expenses	Unlimited
		3. Frequent Flyer Points	Unlimited
		4. Other Expenses	
		(a) In Hospital Cash Benefit - \$200 per day	\$5,000
		(b) In Hospital Coma Benefit - \$300 per day	\$21,000
		(c) Legal Expenses	\$50,000
		(d) Hijack - \$2,000 per day	\$40,000
		(e) Overbooked Flight	\$2,500
		(f) Additional Domestic travel Benefit	\$2,500
		(g) Pet care Benefit - \$50 per day	\$500
		(Please note: A sub limit of \$25,000 per trip applies in case of <b>Leisure Travel</b> – refer to section 3 for details)	
4		Luggage, Personal Effects, Travel Documents and Credit Cards	\$10,000
		Specified Items:	Included in Luggage Limit
		Mislaidd Luggage	\$3,000
		Credit Card Fraud	\$3,000
		Keys and Locks	\$1,000
		Money	\$5,000
5	A	Death & Capital Benefits, Events 1-19	
		(a) Executive Directors, Business Owners, Financial Members of the Insured	7 times of Annual Income up to a maximum of \$250,000
		(b) Accompanying Spouse and Dependant Children	\$250,000
		* The maximum Compensation payable for Event 1 Death in respect of <b>non-associated leisure travel</b> is restricted to the lesser of the above limits or	\$250,000
		** The Compensation payable for Event 1 Death for Accompanying Dependent children and Insured persons under 18 years of age is limited to:	\$20,000
		(Please note: Reduced cover limits apply for ages 75 & above, please refer to your policy wording for details.)	
		Broken Bones Benefit, Event 20	\$7,500
	B	Weekly Injury Benefit, Event 21	NIL
		Aggregate Period	156 Weeks
		Elimination Period	14 Days
		Domestic Home Help Benefit, Event 23	85.00% of the cost of Domestic Help up to a maximum of \$1,500 per week
		Aggregate Period	156 Weeks
		Elimination Period	7 Days
		Student Tutorial Expenses Benefit, Event 24	85.00% of the cost of Student Tutorial Expenses up to a maximum of \$1,500 per week
		Aggregate Period	156 Weeks
		Elimination Period	7 Days
	C	Weekly Sickness Benefit, Event 25	NIL
		Aggregate Period	156 Weeks
		Elimination Period	14 Days
		(Please note: Reduced cover limits apply for ages 75 & above, please refer to your policy wording for details.)	
	C	Surgical Benefits For Injury	Maximum of \$20,000
		Brain Surgery	\$20,000
		Amputation of a Limb	\$20,000
		Fracture of a Limb Requiring Open Reduction	\$5,000
		Any other Surgical procedure performed under general anaesthetic	\$2,500



	<b>D</b>	Surgical Benefits For Sickness	Maximum of \$20,000
		Open Heart Surgery	\$20,000
		Brain Surgery	\$20,000
		Abdominal Surgery performed under general anaesthetic	\$5,000
		Any other Surgical procedure performed under general anaesthetic	\$2,500
	<b>E</b>	AIG Care+ Benefits	
		(a) Care+ Capital Benefits	
		Death by Specified Sickness	\$50,000
		Independent Financial Advice	\$10,000
		Executor Emergency Cash Advance Benefit	\$15,000
		Pre-mature Birth & Miscarriage Benefit	\$5,000
		Cosmetic Surgery Benefit (additional 10% on Event 2-18)	Up to \$25,000
		Facial Scarring Benefit (sub-limits apply)	Up to \$2,500
		Dental Cash Benefit - injury only	Up to \$5000
		Trauma Counselling	\$5,000
		Sexual Assault & Felonious Assault Benefit	\$200 per day to a maximum of \$2,500
		Out of Pocket Expense Benefit	\$1,000
		Life Saver Benefit	\$25,000
		Corporate Image Protection	\$15,000
		(b) Care + Additional Benefits	
		Guaranteed Payment (conditions apply)	12 weeks
		Escalation of Claim Benefit	5% compound p.a.
		Rehabilitation Expenses	\$10,000
		Home or Motor Vehicle Renovation Benefit	\$10,000
		Membership Fee Reimbursement Benefit	\$3,000
		Chauffer Benefit	\$2,500
<b>6</b>		Alternative Employee or Resumption of Assignment Expenses	\$10,000
<b>7</b>		Political Risk and Natural Disaster Evacuation Expenses	\$25,000
<b>8</b>		Missed Transport Connection	\$5,000
<b>9</b>		Rental and Private Vehicle Excess Cover including Towing Expense Benefit (Sub-limits apply)	\$5,000
<b>10</b>		Kidnap And Ransom And Extortion	\$500,000
<b>11</b>		Personal Liability	\$10,000,000
<b>12</b>		Extra Territorial Workers Compensation	Included
		Per Week	\$1,000
		Common Law	\$1,000,000
		Any One Loss	\$1,000,000
		Annual Aggregate	\$2,000,000
<b>13</b>	<b>A</b>	Corporate Travellers Family Care – Spouse Accidental Death	\$25,000
	<b>B</b>	Corporate Travellers Family Care – Education Fund	\$15,000
	<b>C</b>	Spouse Retraining	\$15,000
	<b>D</b>	Child Care Expense Benefit (up to 26 weeks)	\$500 per week
	<b>E</b>	Elder Survivor Benefit (up to 4 survivors)	\$25,000
<b>14</b>		Identity Guard	
		a. Legal expenses	\$5,000
		b. Lost Wages	\$1,000
		c. Obligation to Pay	\$5,000
		d. Miscellaneous Expenses	\$5,000
		Annual Aggregate	\$10,000
<b>15</b>		Search and Rescue Expenses	\$20,000 per person up to a maximum of \$100,000 any one Policy Period
<b>16</b>		AIG Global Security	Included

**Policy Wording:** Corporate Travel Lifeline Plus PDS

**Endorsements:** NIL

**Additional Exclusions:** NIL

**Comments:** NIL



The terms as advised above are based on the information provided. Should there be any material changes to the proposed risk (including claims experience), or if any particulars are incorrect, please advise us immediately. We reserve our right to revise terms. VALID FOR 30 DAYS.

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