

Policy Schedule



Group Personal Accident & Illness





Policy Number: 2200103822

Named Insured: UNIVERSITY OF SYDNEY

Policy Period: **From:** 31 Oct 2022 (at 4.00pm. Local Standard Time)
To: 31 Oct 2023 (at 4.00pm. Local Standard Time)

Broker: AON RISK SERVICES AUSTRALIA LTD

Territorial Limit: WorldWide

GROUP INJURY & SICKNESS

Insured Person(s): Category A: Full and part time undergraduate and post graduate students of University of Sydney.
Category B: Members, volunteers and staff of Sydney University Sport, University of Sydney Union and Cumberland Guild who are not students of Sydney University.
Category C: Active life and active associate members of SUPRA.
Category D: All volunteers of the University.

Scope of Cover: Category A: Whilst on campus and/or engaged in University or course activities, and/or practical placement or community placement activities, co-curricular or Sydney University Sport and Fitness related activities including necessary travel to and from any such activities.
Category B: Whilst engaged in Sydney University Sport and Fitness, University of Sydney Union or Cumberland Guild authorised activities including necessary travel to and from such activities.
Category C: Whilst engaged in SUPRA related activities including necessary travel to and from such activities.
Category D: Whilst providing volunteer service's to the University including necessary travel to and from such activities.

Age Limitation: Between the ages of 16 and 75

Aggregate Limit of Liability: (Special Provisions - Number 6)

Any Policy period except non schedule flights (a)	\$2,500,000
Any Policy period relating to non schedule flights (b)	\$1,000,000

The compensation applicable under each section for each insured person:

Section A: DEATH & CAPITAL BENEFITS, Events 1-19	
1. Category A	\$50,000
2. Category B	\$50,000
3. Category C	\$50,000
4. Category D	\$500,000
• Event 1 Death for Insured Person under 18 years is limited to	\$10,000



Section B: WEEKLY INJURY BENEFITS, Event 20		
1. Category A		100% of Income to a maximum of \$500
2. Category B		100% of Income to a maximum of \$500
3. Category C		100% of Income to a maximum of \$500
4. Category D		100% of Income to a maximum of \$3,000
	Aggregate Period	104 Weeks
	Elimination Period	7 Days
• Events 21 (a) & (b) apply if an amount is shown against Event 20		
Section C: WEEKLY SICKNESS BENEFITS, Event 22		Not Included
Section D: AIG CARE PLUS BENEFITS		
1. Lump Sum Overseas 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
2. Lump Sum Overseas 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
3. Broken Bones		Not Insured
4. Guaranteed Payment Benefit (conditions apply)		12 weeks advance
5. Loss of Teeth Benefit		Not Insured
6. Accommodation and Transport Expense Benefit		Up to \$10,000
7. Coma Benefit (Maximum 26 weeks)		\$500 per week
8. Domestic Help Benefit (maximum 52 weeks)		\$500 per week
9. Education Fund Benefit		\$5,000
10. Funeral Expense Benefit		\$5,000
11. Independent Financial Advice Benefit		\$5,000
12. Executor Emergency Cash Advance		Not Insured
13. Home/Vehicle Modification Benefit		\$10,000
14. Premature Birth/Miscarriage Benefit		\$5,000
15. Spouse/Partner Employment Training Benefit		\$10,000
16. Student Tutorial Benefit (maximum 104 weeks)		\$500 per week
17. Unexpired Membership Benefit		\$3,000
18. Chauffeur Benefit		\$1,500
19. Childcare Benefit		\$5,000
20. Corporate Image Protection		\$10,000
21. Replacement Staff/Recruitment Costs		\$5,000
22. Visitors Benefit		\$10,000
23. Overseas Bed Care Benefit (Maximum 26 weeks)		\$500 per week
24. Rehabilitation Costs (maximum of 6 months)		Up to \$500 per month
25. Escalation of Claim		5% compound p.a.
26. a. Spouse		\$5,000
b. Dependant Children (maximum \$30,000)		\$10,000 per child
27. Accidental HIV Infection		\$25,000

If no amount is inserted against one or more of the above sections, this policy does not provide cover under that Section or Sections.

Note: Weekly Benefits are reduced by Workers Compensation



Policy Wording: Group Personal Accident & Illness AH610.9 PDS JM09/00064.8

Deductibles: Any Claim \$1,000, Non-Medicare Medical \$50

Exclusions: Nil

Endorsements: Overseas Medical Expenses, Non-Medicare Medical Expenses, HECS Fee's, Additional Benefits

Authorised Signatory

AIG Australia Limited ABN 93 004 727 753 AFSL 381686
3 November 2022



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