

**Notes: 2025-2026 Group Travel Renewal**

**Corporate Travel Insurance Policy**

<b>Policy Holder</b>	Water Polo Australia Limited
	including subsidiary or controlled companies now or previously existing or hereafter formed or acquired, including mortgagees, lessors and other interested parties for their respective rights and interests.
<b>Type of Insurance</b>	Sports Travel Accident & Business Travel
<b>Insurer</b>	Arch Underwriting at Lloyd's (Australia) Pty Ltd
<b>Policy Wording</b>	Sports Travel Accident and Business Travel Policy Wording and Product Disclosure Statement (PDS) - ARCHPDSSTABT2023V5
<b>Insurance Period</b>	30/06/2025 4:00pm to 31 August 2026 4:00pm
<b>Covered Persons</b>	Category 1: All EMPLOYEES and/or REPRESENTATIVES of the POLICY HOLDER including any ACCOMPANYING SPOUSE or PARTNER and DEPENDENT CHILDREN
<b>Operative Period of Cover</b>	Category 1: Cover is provided under the POLICY whilst the COVERED PERSON is on a JOURNEY.
<b>Travel Radius</b>	100kms
<b>Minimum Age</b>	12
<b>Maximum Age</b>	70
<b>Limit(s) of Liability</b>	The amount(s) set out hereunder represent the Insurer(s) maximum limit(s) of Liability any one loss or series of losses arising out of one original source or cause at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy Wording and Schedule.

Event Limit of Liability	All POLICY Sections	\$5,000,000
Non Scheduled Flights Limit of Liability	All POLICY Sections	\$1,000,000
Policy Aggregate Limit of Liability	All POLICY Sections	\$5,000,000

**SECTIONS OF COVER**

<b>SECTION 1</b>	<b>PART A - PERSONAL ACCIDENT LUMP SUM BENEFITS</b>	<b>Sum Insured</b>
COVERED EVENT 1	Accidental Death	5 x Salary up to \$500,000
	Accidental Death -ACCOMPANYING SPOUSE OR PARTNER	\$250,000
	Accidental Death - DEPENDENT CHILD(REN)	\$20,000
COVERED EVENTS 2 - 26	As per Table of Benefits 1	5 x Salary up to \$500,000
	ACCOMPANYING SPOUSE OR PARTNER	\$250,000
	DEPENDANT CHILD(REN)	\$250,000
COVERED EVENTS 27 - 31	Surgical benefits as a result of BODILY INJURY	\$20,000
	As per Table of Benefits 2	
COVERED EVENTS 32 - 35	Surgical benefits as a result of SICKNESS	\$20,000
	As per Table of Benefits 3	
COVERED EVENTS 36 - 42	BODILY INJURY resulting in FRACTURED	As per Table of Benefits 4
		\$5,000
COVERED EVENTS 43 - 44	BODILY INJURY resulting in LOSS of TEETH or dental procedures as per Table of Benefits 5	\$2,000
	<b>PART B - PERSONAL ACCIDENT LUMP SUM BENEFITS AS A RESULT OF PARTICIPATION IN THE SPORTS</b>	
COVERED EVENT 1B	Accidental Death	\$150,000
COVERED EVENT 2B	Permanent Total Disablement	\$150,000
	<b>PART C - LOSS OF INCOME BENEFITS</b>	
COVERED EVENTS 45 & 46	Temporary total disablement a result of BODILY INJURY	\$1,500
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156
	EXCESS PERIOD (days)	7
COVERED EVENTS 47 & 48	Temporary total disablement as a result of SICKNESS	\$1,500
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156

	EXCESS PERIOD (days)	7
	<b>PART D - LOSS OF INCOME BENEFITS as a result of PARTICIPATION in the SPORT</b>	
COVERED EVENT 49	Temporary total disablement a result of BODILY INJURY	\$1,000
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156
	EXCESS PERIOD (days)	7
COVERED EVENT 50	Temporary total disablement as a result of SICKNESS	\$1,000
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156
	EXCESS PERIOD (days)	7
<b>SECTION 2</b>	<b>MEDICAL AND ADDITIONAL BENEFITS</b>	
	Medical And Additional Expenses	Unlimited (for a max of 24 months)
	Medical & Additional Expenses whilst participating in the Sport	\$500,000
	Excess	\$0
	Hospital Bed Confinement	\$200
	Maximum Benefit Period	60 days
<b>SECTION 3</b>	<b>CANCELLATION, LOSS OF DEPOSITS and MISSED TRANSPORT CONNECTION</b>	
	Cancellation And Curtailment	Unlimited
	Loss Of Deposits	\$15,000
	- Private travel (including INCIDENTAL PRIVATE TRAVEL)	\$20,000
	Reward Points	\$10,000
	Missed Transport Connection	\$10,000
<b>SECTION 4</b>	<b>BAGGAGE AND PERSONAL BELONGINGS</b>	
	Loss Or Damage	\$15,000
	Any one item (excluding Personal Electric Items)	50%
	Personal Electrical Items	\$12,500
	Excess	\$250
	Sporting Equipment	\$2,500
	Excess	\$250
	Money	\$5,000
	Delayed Baggage And Personal Belongings	\$3,000
	Identity Theft as a result of Stolen or lost personal documents	\$20,000
<b>SECTION 5</b>	<b>ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT</b>	\$20,000
<b>SECTION 6</b>	<b>KIDNAP, HIJACK or DETENTION or DETENTION</b>	
	KIDNAP, HIJACK or DETENTION occurring outside of Mexico, Central America, Colombia, or Venezuela	\$500,000
	KIDNAP, HIJACK or DETENTION occurring in Mexico, Central America, Colombia, or Venezuela	\$250,000
	Aggregate Limit of Liability (Section 6)	\$1,000,000
<b>SECTION 7</b>	<b>RENTAL VEHICLE EXCESS</b>	
	Rental Vehicle Excess and Administrative Expenses	\$10,000
	Return of Rental Vehicle	\$500
	Private Vehicle Excess	\$2,000
<b>SECTION 8</b>	<b>PERSONAL LIABILITY</b>	\$10,000,000
<b>SECTION 9</b>	<b>POLITICAL, AND NATURAL DISASTER EVACUATION</b>	
	Political and Natural Disaster Evacuation	\$50,000
	Aggregate Limit of Liability (Section 9)	\$1,000,000
<b>SECTION 10</b>	<b>EXTRA TERRITORIAL WORKERS COMPENSATION BENEFITS</b>	
	Weekly Benefit	\$1,000
	Sum Insured	\$100,000
	Aggregate Limit of Liability (Section 10)	\$1,000,000
<b>SECTION 11</b>	<b>ADDITIONAL BENEFITS UNDER THE POLICY</b>	
	Accidental HIV Infection	\$30,000
	Air or Road Rage BENEFIT	\$5,000
	Carjacking Assault BENEFIT	\$5,000
	Childcare BENEFIT	\$5,000
	Coma BENEFIT	\$500 per week Benefit Period 26 weeks Excess Period 7 days
	Corporate Image Protection BENEFIT	\$15,000
	Data Connection BENEFIT	\$5,000

Death by Specified Sickness BENEFIT	\$50,000
Dependent Child Assistance BENEFIT	\$10,000 per Dependant Child up to a maximum of \$30,000
Domestic Assistance Expenses BENEFIT	\$1,000 per week Benefit Period 26 weeks Excess Period 7 days
Education Fund BENEFIT	\$10,000 per Dependant Child up to a maximum of \$30,000 per family
Executor Emergency Cash Advance BENEFIT	\$25,000
Funeral Expenses BENEFIT	\$10,000
Home Burglary Excess BENEFIT	\$2,000
Independent Financial Advice BENEFIT	\$5,000
Keys and Locks BENEFIT	\$1,000
Lost Earnings BENEFIT	\$10,000
Out-of-Pocket Expenses BENEFIT	\$250 per week Benefit Period 26 weeks
Overbooked Flight Benefit	\$5,000
Partner or Spouse Retraining BENEFIT	\$15,000
Pet Boarding Expenses BENEFIT	\$2,500
Premature Birth or Miscarriage BENEFIT	\$5,000
Repatriation of Belongings BENEFIT	\$2,500
Replacement Staff/Recruitment Costs BENEFIT	\$7,500
Retraining and Rehabilitation BENEFIT	\$6,000
Search and Rescue Expenses BENEFIT	\$20,000
Terrorism Injury BENEFIT	\$20,000
Towing Expenses BENEFIT	\$1,000

Note: The AGGREGATE LIMIT OF LIABILITY, NON SCHEDULED FLIGHT LIMIT BENEFITS PAYABLE applies in excess of any applicable EXCESS PERIOD.