


# Schedule

## Chubb Business Travel Insurance

CHUBB®

<b>Policy Number:</b>	<b>02PP026981</b>	
<b>Policyholder(s):</b>	BMC Software (Australia) Pty Ltd	
<b>Broker:</b>	A-Z SUNDRIES (MULTINATION AL BUSINESS)	
<b>Address:</b>	Suite 1302, 383 Kent St Sydney 2000	
<b>Period of Insurance:</b>		
<b>From:</b>	1 August 2022	(at 12:01am)
<b>To:</b>	1 August 2023	(at 12:00am) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
<b>Premium:</b>	USD	14,350.00
<b>Goods &amp; Services Tax:</b>	USD	717.50
<b>Stamp Duty:</b>	USD	673.50
<b>Total Payable:</b>	<b>USD</b>	<b>15,741.00</b>
	Renewal to be reassessed for any subsequent Period of Insurance	

<b>Signed at:</b>	<b>Melbourne</b>	<b>Authorised Representative:</b>
<b>On:</b>	<b>29 August 2022</b>	
		<b>Leon Miller</b> Client Service Executive- Inwards

## Description of Cover

<b>Covered Person(s) / Categories:</b>	1	All directors, executives and employees of the Policyholder including their accompanying spouse or partner and dependent children
<b>Scope of Cover:</b>	1	Cover under the Policy applies whilst a Covered Person is on a Journey
<b>Journey Definition:</b>	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
<b>Policy Wording &amp; PDS:</b>	21PDSBT01 Business Travel Policy Wording and PDS	

## Declared Travel

### Business Travel

	Groups of <10		Groups of >=10	
	No.	Days	No.	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.	Days	No.	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

## 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 <a href="http://www.chubbassistance.com/au">www.chubbassistance.com/au</a>

**SECTION 6: Cancellation and Disruption**

Categories	Loss of Deposits	Excess
1	12,500	0

Categories	Cancellation and Curtailment Expenses	Excess
1	250,000	0

**Sub-limits under Section 6**

Categories	Incidental Private Travel and/or Directors and Executives Private Travel	Out of Pocket Expenses <i>(such as phone charges, food etc.)</i>
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 and 2 only)**

<b>Any one (1) occurrence - Personal Accident and Sickness (A)</b>	10,000,000
<b>Non-scheduled Flights (B):</b>	2,000,000
<b>Any one (1) event with respect to War / Civil War (C):</b>	4,000,000
<b>Any one (1) Period of Insurance with respect to War / Civil War (D):</b>	4,000,000
<b>Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E)</b>	500,000



# 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 Business Travel Policy Wording and PDS (Business Travel & 21PDSBT01) 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 29 August 2022

### **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: SPDS21PDSBT01-GX81464601

## General Insurance Code of Practice

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We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

## Privacy Statement

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Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at [www.chubb.com/au](http://www.chubb.com/au)

### Personal Information Handling Practices

#### *Collection, Use and Disclosure*

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

#### *Your Choices*

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

#### *How to Contact Us*

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com).

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com).

## Contact Us

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