



Certificate of Currency

Smart Protect Travel Lifeline Plus

NAME OF INSURED: Edith Cowan University

POLICY NO 2600139457

UNDERWRITER: AIG Australia Ltd

COVER:

Cover and Aggregate Limit of Liability	Limit of Liability (AUD):
Overseas Medical Cover ¹	Unlimited
Unscheduled Flights	\$ 1,000,000
Personal Liability	\$ 5,000,000
Cancellation and Curtailment Expenses	\$ 100,000
Loss of Deposits	NIL
Aggregate Limit of Liability	\$ 7,500,000

INSURED PERSON: Higher Education Undergraduate, Higher Education Postgraduate and VET Diploma, Accompanying Spouse and Dependant Children

NOMINATED PERSON: NIL

PERIOD OF INSURANCE: FROM: 31 Oct 2024
TO: 31 Oct 2025

PERIOD OF COVER: Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel during a Policy Period, as defined and specified below:

Authorised Business Travel:

¹ Medical cover includes cover for Covid-19. The dollar value of Medical cover (including for Covid-19) is 'Unlimited' and is not included in the Total Aggregate Limit of Liability. Cover for Covid-19 includes cover for medical and hospital expenses outside of Australia as well as costs of repatriation of an Insured Person to another country as a result of an Insured Person contracting Covid-19.

Head Office

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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 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 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 personal or non-associated leisure travel for Directors, Chief Financial Officer, Chief Executive Officer, Chief Operating Officer, Company Secretary and Nominated (Named) Employees and their accompanying Spouse and Dependant Children provided always the Insured have declared the 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.

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, - 42 consecutive 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.

BENEFITS: As per policy schedule
COVERAGE: Worldwide
WORDING: Smart Protect Travel / 12.00851.9
DATE OF ISSUE: 31 October 2024

This is to certify that the above-mentioned Insured has cover as per the above-mentioned policy.

This certificate

- is issued for information purposes only;
- does not amend, extend or alter the coverage provided by the policy listed above;
- is current at the date of issue;
- is only a summary of the cover provided by the policy specified above. For full particulars, please refer to the current policy schedule & wording issued to the Insured.
- confers no rights upon the Insured, Insured person or certificate holder; and
- imparts no obligation on the Underwriter to notify any party relying on it should the policy later be cancelled or altered for any reason

For AIG

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{Thursday, 31 October 2024}