Willis Towers Watson

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Issue Date: 10 October 2017

To Whom It May Concern

Certificate of Placement – Global Mobility Student Travel

In our capacity as Insurance Broker to the Named Insured shown below, we confirm having arranged the following insurance, the details of which are correct as at the Issue Date:

Policyholder:	Royal Melbourne Institute of Technology trading as RMIT University
Insurer:	CGU Insurance Limited via Accident & Health International Underwriting Pty Ltd
Policy Number:	41443
Insured Persons:	Students of RMIT University travelling overseas with the approval of RMIT
Insured Journey:	Journey means an authorised trip beyond 50 kilometres from the Insured Person's normal place of residence or business premises to anywhere in the world.
Maximum Journey:	Cover includes trips longer than 180 consecutive days provided the trip is declared to insurers prior to commencing the Journey. In no event can cover exceed 365 days.

Limit of Liability: Various Benefits as per Policy including:

Overseas Medical Expenses	$	Unlimited
Evacuation Expenses / Personal Safety	$	50,000
Personal Liability	$	10,000,000
Baggage and Missed Transport Connection	Various sub limits as per Policy	
Death and Capital Benefits	Various up to $100,000 but $20,000 in respect of persons under 18	

Period of Insurance: 4.00pm 1 November 2017 to 4.00pm 1 November 2018.

Coverage is afforded for the full trip duration for Journeys commenced prior to the expiry of the Period of Insurance including where the return date of the trip is after the expiry of the Period of Insurance.

A separate Certificate of Placement will be issued on or before 1 November 2018 to evidence cover for Journeys commencing after this date.

Signed for and on behalf of
Willis Australia Ltd ("Willis Towers Watson")

Disclaimer:
This document has been prepared at the request of our client and does not represent an insurance policy, guarantee or warranty and cannot be relied upon as such. All coverage described is subject to the terms, conditions and limitations of the insurance policy and is issued as a matter of record only. This document does not alter or extend the coverage provided or assume continuity beyond the Expiry Date. It does not confer any rights under the insurance policy to any party. Willis Towers Watson is under no obligation to inform any party if the insurance policy is cancelled, assigned or changed after the Issue Date.

Willis Australia Limited
ABN 90 000 321 237
AFSL No: 240600
Version 2016 1.0 18 Apr 2016

Student Travel

Named Insured:	Royal Melbourne Institute of Technology trading as RMIT University, its subsidiaries and its controlled entities including:	49 781 030 034
	▪ RMIT Foundation;	497 810 30 034
	▪ RMIT Link;	62 120 014 671
	▪ RMIT Training Pty Ltd	61 006 067 349
	▪ RMIT Student Union trading as RMIT University Student Union	95 180 228 197
	▪ RMIT Online Pty Ltd	
Description of Business:	Principally education; training; teaching; research; testing and development; experimentation; consulting and other professional services; property owners and occupiers; sporting activities and amenities; cultural activities; student, staff and alumni supporting services; and all other occupations incidental thereto	
Insured ITC:	Registered for GST YES ITC 100%	
Period of Insurance:	From: 4.00pm 1 November 2017 To: 4.00pm 1 November 2018 Both Local Standard Time at the Insured's head office	
Insured Persons:	All Students of RMIT University travelling overseas with the approval of RMIT	
Interest Insured:	Insured Persons on authorised business travel including associated holiday travel, as defined in the policy wording	
Journey Description:	Journey means a trip authorised by and undertaken on behalf of the policy holder provided such trip involves a destination beyond 50 kilometres from the Insured Person's normal place of residence or business premises. A journey will commence from the effective date of coverage or the time the Insured Personal leaves their normal place of residence and will continue until the return to their normal place of residence. The maximum duration of any trip must not excess one hundred and eighty (180) days.	
Territorial Limits:	Worldwide	
Age Limit:	The Insured Person must be under 85 years of age at the date of the claim	
Maximum Journey:	180 consecutive days **(see endorsement)**	
Currency:	All amounts shown are expressed in Australian Dollars, unless specified otherwise	

Aggregate Limit of Liability:

	SPECIFIED LIMIT $
▪ All sections other than Section 2 Medical Expenses and Section 10 Personal Liability for all claims during the Policy Period	3,000,000
▪ Limit Any One Event:	
– Charter/Non-scheduled flights	1,000,000
– Nuclear, Biological and Chemical Terrorism	1,000,000

And others as per the Policy Wording

Benefits:

EACH INSURED PERSON:	SPECIFIED LIMIT $
▪ **Section 1 – Personal Accident & Sickness**	
– Death and Capital Benefits (Sums Insured Events 1-19)	100,000 (or 20,000 for children under 18 years of Age Event 1)
▪ Weekly Benefits (Injury) (up to 156 weeks at 85% to a maximum of)	2,500
– Weekly Benefits (Sickness) (up to 156 weeks at 85% to a maximum of)	2,500
– Broken Bones Benefit	5,000
– Corporate Image Protection	20,000
– Independent Financial Advice	10,000
– Trauma Counselling	10,000
▪ **Section 2 – Medical, Medical Evacuation and AHI Assist**	
– As per Policy	Unlimited
▪ **Section 3 – Additional Expenses**	
– As per Policy	Unlimited
▪ **Section 4 – Baggage, Travellers' Cheques, Travel Documents and Credit Cards**	5,000
Limit any one item 50% of sum insured	
– Mislaid Luggage	1,000
– Credit Card Fraud	3,000
– Keys & Locks	2,000
– Computers and Electronic Equipment (this policy excludes mobile phones and tablet devices)	5,000
– Money	1,000
▪ **Section 5 – Loss of Deposits and Cancellation Charges**	
– As per policy	Unlimited
▪ **Section 6 – Kidnap, Detention, Extortion and Ransom**	
– As per policy	500,000
▪ **Section 7 – Extra Territorial Workers' Compensation**	
– As per policy	1,000,000
▪ **Section 8 – Hire Car Excess Expenses**	
– As per policy	5,000
▪ **Section 9 – Alternative Employee Expenses**	
– As per policy	10,,000
▪ **Section 10 – Personal Liability**	
– As per policy	10,000,000
▪ **Section 11 – Evacuation Cover and Personal Safety**	
– As per policy	50,000
▪ **Section 12 – Life Insurance**	
– As per policy	50,000
▪ **Section 13 – Difference in Conditions**	
– Not Included	Not Included
▪ **Section 14 – Travel and Emergency Assistance**	
– As per policy	Included
▪ **Section 15 – ProActive Platinum Membership**	
– Not Included	Not Included

Deductible:

▪ Laptops and personal computers	$	1,000
▪ Baggage / Personal Property	$	100
▪ Weekly Benefits		14 days
▪ All Other Sections (unless stated otherwise in the Policy Wording)		Nil

Policy Wording: Accident & Health International Travel Policy Wording CT PDS WRD 01/14 ST plus the following endorsements.

Endorsements:

- Search and Rescue cover included:
  Description of Cover
  If an insured person is reported as missing and it becomes necessary for a recognised rescue provider or police authorities to launch a search and rescue operation where:
  1. *it is known or believed that the insured person may have sustained a serious injury or sickness; or*
  2. *weather or safety conditions make it necessary to so launch a search in order to prevent the insured person from sustaining a serious injury or sickness.*

  We will pay:
  (a) *You up to $20,000 per insured person, up to a maximum of $100,000 per any one (1) policy period, in respect of the necessary and reasonable costs incurred by a recognised rescue provider or policy authorities in searching for an retrieving the insured person.*

  Conditions
  1. *Insured person are required to comply, at all times, with local safety advice and adhere to recommendations in force during their travel.*
  2. *An insured person must not knowingly endanger their own life or that of any other insured person. An insured person must not engage in any activity that requires a level of experience or skill that is beyond the ability of the insured person.*
  3. *We must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.*
  4. *We will only pay for the portion of expenses that relate to an insured person.*
  5. *Cover for costs incurred ceases at the time where the insured person is recovered by search and rescue or at the time where the search and rescue authorities advise that continuing the search is no longer viable. There is no cover under this endorsement for you or any other person to continue the search and rescue operation after the rescue authorities have decides to cease the search.*
  6. *In the event of a claim we will require a written statement from the applicable rescue authorities in order to assess the validity of the claim.*

- Domestic Home Help benefit: 85% of the cost of Domestic Help up to a maximum of $2,500 per week for 156 weeks with a 7 day deductible period.

- Student Tutorial expenses benefit: 85% of the cost of Student Tutorial expenses up to a maximum of $1,000 per week for 156 weeks with a 7 day deductible period.
  The following additional Extension is included:
  <u>Student Tutorial Benefit</u>
  If, as a result of an Injury an Insured Person, who is a student, suffers Temporary Total Disablement or temporary Partial Disablement which prevents the Insured Person from attending, either fully or partially, his or her usual place of education, We will reimburse the student for tutorial fees provided that (a) such fees are paid to a professionally qualified tutor who continues teaching the student during the period of disability; and(b) a legally qualified medical practitioner certifies that the disability prevents the Insured Person from attending, either fully or partially, his or her usual place of education.
  The fees payable under this Endorsement shall be limited to a weekly payment of the amount shown as the Weekly Benefit in the Placing Schedule payable for an aggregate period of the number of weeks shown as the Benefit Period in the Placing Schedule in respect of this Endorsement.
  - 85% of salary - $1,000 per week up to a maximum of 156 weeks

- Surgical Benefits for Injury:
  - 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 anesthetic $2,500

- Surgical Benefits for Sickness:
  - open heart surgery $20,000
  - brain surgery $20,000
  - abdominal surgery performed under general anesthetic $5,000
  - any other surgical procedure performed under general anesthetic $2,500

- Under the “Important Information” section the words “If You choose cover under Section 1 (Personal Accident and/or Sickness), then the compensation paid if the Insured Person is under nineteen (19) years of age for Insured Events 1 to 19 will be 10% of the Sum Insured set out in the Policy Schedule unless otherwise specified.” under the heading “Age Limits” is deleted from the Policy.

- Under Section 1 “Conditions and Limitations” point 6 is deleted from the Policy.

- Mobile Phones and Tablet Devices:
  This policy excludes loss or damage to mobile phones and tablet devices

- Travel for longer than 180 Days
  The policy extends to cover Insured Persons on a Journey outside Australia that exceeds 180 days, provided that the Insured Person:
  - Does not remain in the one country longer than 180 days from their original departure date, or
  - is participating in a University Study Program or Cotutelle program, or
  - is otherwise declared to the insurer prior to commencing insured travel.

Underwriter: Accident & Health International

Policy Number: 0041443