

WESFARMERS LIMITED CORPORATE TRAVEL INSURANCE SUMMARY 2022-2023

Effective from 21 April 2023



INTRODUCTION

About this booklet

This booklet is designed to provide you with an overview of the cover available under the Corporate Travel Insurance policy. **This summary is issued in good faith as a matter of information only and is provided in confidence.**

All insurance covers include a number of extensions and benefits and also have a number of exclusions, terms and conditions. As this booklet is only intended to be a guide, only the more common extensions and exclusions have been summarised. For information on how these relate to your business, please contact General Insurance.

Please note that decisions on claim acceptance are at the sole discretion of the insurer.

Should you have any queries regarding this policy, please contact insuranceservices@wesfarmers.com.au.

SUMMARY OF COVER

This summary is issued in good faith as a matter of information only and is provided in confidence.

Policy Details and Scope

Insurance Class:	Corporate Travel
Insured Company:	Wesfarmers Limited and subsidiary Companies
Insured:	Insurance is provided to all directors, non-executive directors, Wesfarmers Limited Executive Leadership Team, employees, contractors, consultants and all other authorised persons (with the permission of the Insured) and accompanying Spouse/Partner and/or Dependent Children whilst on authorised business travel. Business travel means any trip involving travel exceeding 50 km's from the insured persons normal place of residence or business premises and will start from the time of leaving their normal place of residence or business premises (whichever is left last), and continue until their arrival back at their normal place of residence or business premises (whichever is reached first). The maximum duration of any trip is limited to 180 days. Authorised business travel shall also extend to any accompanying holiday travel.
Period of Insurance:	31 May 2022 to 31 May 2023
Policy Number:	32-2231503-GCT
Geographical Scope:	Worldwide
Deductible:	\$250 applies for loss/damage to electronic equipment only

Cover Provided

Benefit (per insured person)	Details
Personal Accident & Sickness* (including Accidental Death)	
Insured Persons 7 x annual salary to a max of \$1,000,000	<i>*Sickness excludes any pre-existing condition</i>
Spouse/Partner** Up to \$500,000	<i>**Spouse/Partner means a person who is married to the Insured Person or a partner of an Insured Person who has been co-habiting with the Insured Person for a period of at least three continuous months immediately prior to the commencement date of the journey.</i>
Dependent Children Up to \$200,000	
Overseas Medical Expenses	
Unlimited	The cost of overseas medical expenses necessarily incurred as a result of treatment for any accidental bodily injury, sickness or disease, incurred outside your country of domicile.
Overseas Emergency Medical Evacuation	
Unlimited	Costs incurred where the Assistance provider deems it medically necessary for the Insured person to be evacuated as a result of accidental bodily injury, sickness or disease.
Benefit (per insured person)	
Political Unrest and Natural Disaster Evacuation	
\$50,000 per person	Cost for the insured person to return to their home country or nearest place of safety. Please note that there are some exclusions relating to high risk travel destinations. Please contact Wesfarmers General Insurance for further information.
Personal Effects	
up to \$30,000*	Cover for replacement of luggage, personal effects, travel documents, money and credit cards accidentally lost, damaged or stolen.** <i>(Does not include electronic items in checked baggage).</i> Emergency cover for essential clothing and toiletries is provided if luggage is delayed, misdirected or temporarily mislaid by a transport carrier for more than 8 consecutive hours, reasonable expenses up to \$5,000. <i>*the maximum amount payable for any one item, set or pair of items is \$15,000.</i> <i>**It is a condition of the policy that the loss be reported to the Police, Hotel Security or Airline/Transport company (as appropriate) with written confirmation of the report provided with the claim form. Please ensure you keep copies of all receipts as proof of purchase and ownership.</i>

Cover Provided (cont.)

Cancellation/Curtailment

Unlimited	Reimbursement of reasonable non-refundable costs incurred due to unforeseen circumstances, including those associated with extra travel and accommodation expenses. <i>Cover is unlimited, however is subject to a per traveler sublimit of \$30,000 for loss of deposits.</i>
-----------	--

Personal Liability

\$10,000,000 any one occurrence	Reimbursement of damages, compensation and legal expenses the Insured person becomes legally liable to pay, in respect of personal injury or property loss or damage, as a result of their negligence.
---------------------------------	--

Hire Car Excess

\$15,000	Cover provided for any excess incurred arising from the loss or damage to a hired vehicle.*
----------	---

**Please ensure that insurance (except excess buy back) is chosen as part of the hiring arrangement. Corporate Rates negotiated by Group Procurement are inclusive of insurance and election of additional insurance is not required.*

Main Exclusions

Cover under the policy is subject to terms and conditions. There are a number of exclusions however, below is a list of some of the exclusions.

Government Warnings

Where the Australian Government Department of Foreign Affairs and Trade (DFAT) has issued a '**Level 4 – Do not travel**' warning for a specific country or region, benefits relating to travel disruption and evacuation arising out of civil war and benefits relating to Political Unrest Evacuation are excluded from cover, where the warning is in relation to these events.

General Insurance recommend that any non-essential travel to countries with either a DFAT Level 3 or Level 4 warning should be reconsidered. Country specific travel advice may be found on the DFAT website: <http://smartraveller.gov.au/Pages/default.aspx>

Age of the Insured

There is no maximum age limit under this policy, however there is some reduction in benefits for persons over the age of 70 years. Should this be cause for concern, please contact General Insurance for further details.

Medical Advice

Cover is not provided for expenses incurred when travel was undertaken against the advice of a medical practitioner or the insured person is unfit to travel.

Unlicensed Aircraft

Cover is not provided for travel in an unlicensed aircraft or where the Insured is acting as part of the crew.

Professional Sport

Cover is not provided for an insured person participating in or training for any professional sport.

Intentional Infliction of Self-harm

Cover is not provided for claims resulting from suicide, attempted suicide or any deliberately self-inflicted injuries.

Nuclear Radiation

Cover is not provided for claims resulting from radiation or radioactivity from any nuclear fuel or nuclear waste arising from the combustion of nuclear fuel and/or any self-sustaining process of nuclear fusion.

War or Civil War

Reduced cover is applicable in respect of claims arising out of War or Civil War occurring in any and all of the following countries: Australia, Iraq, Afghanistan, Chechnya, North Korea, Somalia, and in your country of residence.

STD's

Cover is not provided for any sexually transmitted disease.

Criminal or Illegal Act

Cover is not provided for any losses arising from a deliberate, criminal act or intentional illegal act committed by the Insured Person.

Naval and Military Participation

Cover is not provided for any losses arising from participation in naval, military or air force service or operations.

Main Exclusions (continued)

Medicare and Other Compensation

Benefits which are covered by Medicare, or by any workers compensation legislation, transport accident legislation, government sponsored fund, plan, medical benefit scheme or any other insurance policy required to be effected by or under law.

COVID-19

Please refer to “COVID-19 Impact to Cover” and “COVID-19 Coverage Summary” sections below.

COVID-19 Impact to Cover

The below details are provided as a quick reference only and as always, subject to the individual circumstances of the injury, loss or incident. Due the changing nature of the restrictions relating to COVID, this information may also be subject to change under specific circumstances.

Team Member Travel - Insurance Cover Summary							
Type of Travel		Travel Insurance				Workers' Comp	
		Travel Disruption Costs (including cancellation)	Medical	Evacuation & Extraction	Other (including lost baggage)	Medical	Wages
Domestic	Covid related claim	Yes Cover (Conditions Apply)	No cover	NA	NA	Yes, if work related	Yes, if work related
	Non-Covid related claim	Yes cover	No cover	NA	Yes cover	Yes, if work related	Yes, if work related
International	Covid related claim	Yes Cover (Conditions Apply)	Yes Cover (Conditions Apply)	Yes Cover (Conditions Apply)	NA	Yes, if work related	Yes, if work related
	Non-Covid related claim	Yes cover	Yes cover	Yes cover	Yes cover	Yes, if work related	Yes, if work related

Details listed above are for summary reference only and all insurance cover is subject to the usual terms and conditions of the policy. Please refer to Group Insurance for further information or specific queries.

COVID-19 Coverage Summary

COVID-19 means coronavirus disease of 2019 (COVID-19) caused by the novel coronavirus SARS-CoV2, including any mutation or variation thereof or any related strain and/or its outbreak.

What is covered before departure?

If prior to departure on a journey, an insured person:

- is diagnosed as having COVID-19
- must quarantine because they've been identified as a tier-1 close contact of a confirmed COVID-19 infected person
- has a relative in their country of residence and that relative has a life threatening COVID-19 prognosis (diagnosed by a medical practitioner)

and is unable to travel as a result, the policy will cover Loss of Deposits costs under policy Section 4 – Travel Disruption.

What is covered during a journey?

If whilst on journey, an insured person:

- is diagnosed as having COVID-19 – Overseas Medical Expenses, and Emergency Medical Evacuation Expenses are covered
- is diagnosed as having been infected with COVID-19 during the journey and subsequently suffers temporary total disablement or temporary partial disablement as a result - Weekly Sickness benefits are covered
- must quarantine immediately because of a diagnosis of having COVID-19 –additional accommodation / cancellation costs are covered
- dies as a result of COVID-19 –funeral expenses are covered
- has to go home early because a close relative in their country of residence has a life threatening COVID-19 prognosis (as diagnosed by a medical practitioner) – additional travel or cancellation costs are covered

What is NOT covered?

- **International or domestic border closures**

For example, where travel is booked when entering the destination was permissible however the border to that destination subsequently closes before the insured person is due to depart, and as a consequence they seek to cancel their journey, then there is no cover available under the policy for loss or expenses associated with that border change.

There is also no cover for cancellation or curtailment expenses should the status of a border change during an insured person's journey.

- **Border crossing quarantine costs**

There is no cover for any costs associated with an insured person having to go into mandatory quarantine to cross a border.

- **Travel against government advice**

There is no cover for any loss or expense for a journey to a destination where the Australian Government through its foreign affairs and trade department (via Smarttraveller) or foreign equivalent authority responsible for setting travel advisories in the insured persons country of residence, has prior to the journey commencing issued a Level 4 – 'do not travel' warning (or foreign equivalent), recommending against travel to the destination due to the high risk of contracting COVID-19 in that country or region.

EMERGENCY ASSISTANCE AND CLAIMS PROCESS

Important Information for Travelers

Under the Corporate Travel Insurance policy all insured persons automatically qualify for 24 hour/365 days travel and emergency assistance.

Zurich Assist is your travel insurer's safety, security and emergency management consultant.

Zurich Assist has a worldwide team of skilled doctors, medical professionals and other emergency assistance consultants, available 24 hours a day, 7 days a week.

The assistance program provides advice on your travel, medical and security needs including:

- Access to medical practitioners for emergency assistance and advice
- Emergency medical evacuation
- Evacuation due to political unrest or a natural disaster
- Payment guarantees to hospitals for approved medical services and insurance verification
- Assistance in replacing travel document and passports
- Assistance with lost or stolen personal effects access

Please contact Zurich Assist, available 24 hours a day from anywhere in the world, as soon as possible if you need or are receiving medical treatment. You or your physician should contact Zurich Assist prior to any evacuation or repatriation. Please phone:

+61 2 8907 5671

When calling, please provide:

- Your family name and first name
- Your travel insurance policy number (see below)
- Name of the company and subsidiary for whom you work
- Phone number where you can be contacted
- Outline the nature of the assistance you require (e.g. Health/Medical, Safety & Security, Local travel updates and advice, Lost travel documents)

Your travel insurance policy number: 32-2231503-GCT – Zurich

How to claim

In the event of a claim, the Wesfarmers Insurance Services Team will manage your claim with the insurer on your behalf.

You must provide written notice of any occurrence likely to give rise to a claim within 30 days or as soon as reasonably practicable after the date of occurrence.

To lodge a claim, the claim form will need to be completed and supporting documentation provided to the Wesfarmers Insurance Services Team via insuranceservices@wesfarmers.com.au.

Please note that claims will be assessed on their individual circumstances, and all decisions on claim acceptance and settlement are at the insurer's sole discretion.

WESFARMERS INSURANCE CONTACTS:



Please send all general insurance and claim related queries to:

E: insuranceservices@wesfarmers.com.au

Debbie Parkinson, Insurance Services Team Leader

PH: +61 8 9327 4372

M: 0409 724 084

E: DParkinson@wesfarmers.com.au

Fiona Johnsen, Insurance Services Officer

PH: +61 8 9327 4396

E: FJohnsen@wesfarmers.com.au

Larissa Taylor, Insurance Services Officer

PH: +61 8 9327 4513

E: LTaylor@wesfarmers.com.au

Kim Jolly, Insurance Services Officer

PH: +61 8 9327 4225

E: KJolly@wesfarmers.com.au

Vivian Chiam, Insurance Services Officer

PH: +61 8 9327 4266

E: VChiam@wesfarmers.com.au