



# Grange Insurance Solutions Pty Ltd

ABN 16 115 775 141

AFSL 292523

Trading as Grange Insurance Solutions

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## CERTIFICATE OF CURRENCY

**From:** Don Leadbetter

We hereby confirm that we have arranged the insurance cover mentioned below:

Gastech Australia Pty Ltd  
24 Baretta Road  
WANGARA WA 6065

**Date:** 22/09/2020

**Our Reference:** GASTECH

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**Class of Policy:** Corporate Travel

**Insurer:** Chubb Insurance Australia Limited  
44 St George's Tce, Perth

ABN: 23 001 642 020

**The Insured:** Gastech Australia Pty Ltd

**Policy No:** 635344

**Invoice No:** 115829

**Period of Cover:**

From 1/10/2020

to 1/10/2021 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Grange Insurance Solutions confirm that this Certificate of Currency/Insurance is valid as at the date of issue. Policy coverage is subject to acceptance of a fully completed Proposal/Declaration by the Insurer and payment of total premium.

## Schedule of Insurance

<b>Class of Policy:</b> Corporate Travel	<b>Policy No:</b> 635344
<b>The Insured:</b> Gastech Australia Pty Ltd	<b>Invoice No:</b> 115829
	<b>Our Ref:</b> GASTECH

### Business Travel Insurance

**Policyholder(s)** Gastech Australia Pty Ltd

**Covered Person(s)** All Employees of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Child(ren).

**Scope of Cover** Cover under the Policy applies whilst a Covered Person is on a Journey.

**Journey Definition** Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty (50) kilometres or more from the Covered Persons normal place of business or residence.

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 the Covered Person returns to their normal place of residence or place of business, whichever occurs first.

The maximum duration of any one (1) trip is one hundred & eighty (180) days.

**Policy Wording**

**Applicable**

Chubb Business Travel Policy Wording PDS Chubb 19PDSBT01

### SCHEDULE OF BENEFITS

**Sum Insured each Covered Person**

All limits are in same currency as the premium and taxes displayed

#### SECTION 1: PERSONAL ACCIDENT AND SICKNESS

Table of Events	Part A - Lump Sum Benefits
Event 1 - Accidental Death	5 x Salary up to \$500,000
Accidental Death (Accompanying Spouse)	\$250,000
Events 2-19	5 x Salary up to \$500,000
Events 2-19 (Accompanying Spouse)	\$250,000

#### Part B - Bodily Injury Resulting in Surgery - Benefits

\$20,000

Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
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\$2,500 x 156 Weeks	85%	7 Days
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<b>Part C - Weekly Benefits - Sickness</b>	<b>% of Salary - Part B</b>	<b>Excess Period (Days) - Part B</b>
\$2,500 x 156 Weeks	85%	7 Days

<b>Part C - Sickness Resulting in Surgery - Benefits</b>
\$20,000

<b>Part D - Fractured Bones - Lump Sum Benefits</b>	<b>Part E - Loss of Teeth or Dental Procedures - Lump Per Tooth</b>	<b>Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits</b>
\$3,000	\$250	\$1,000

### ADDITIONAL COVER UNDER SECTION 1

<b>Death by Specified Causes (Specified Sickness)</b>	<b>Corporate Image Protection</b>
\$50,000	\$15,000

<b>Independent Financial Advice</b>	<b>Coma Benefit</b>
\$7,500	Per Week: \$500 Max Weeks: 26

<b>Partner Retraining Benefit</b>	<b>Spouse / Partner Accidental Death Benefit</b>
\$15,000	\$25,000

<b>Dependent Child Supplement</b>	<b>Orphaned Benefit</b>
Per Child: \$5,000 Per Family: \$15,000	Per Dependent Child: \$5,000 Per Family: \$10,000

<b>Domestic Help Expenses for Accompanying Spouse</b>	<b>Premature Birth / Miscarriage Benefit</b>
Per Week: \$500 Max Weeks: 26	\$5,000

<b>Tuition or Advice Expenses</b>	<b>Modification Expenses</b>
\$4,500	\$10,000

<b>Unexpired Membership Benefit</b>	<b>Chauffeur Benefit</b>
\$2,500	\$2,500

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Executor Emergency Cash Advance	Accommodation and Transport Expenses
\$25,000	\$10,000

Education Fund Benefit	Out of Pocket Expenses
\$5,000	\$5,000

Student Tutorial Costs	Childcare Benefit
Per Week: \$500 Max Weeks: 26	\$5,000

Replacement Staff/Recruitment Costs	Air or Road Rage Benefit
\$5,000	\$5,000

Carjacking Assault Benefit	Reconstructive or Cosmetic Surgery Benefit
\$5,000	\$20,000

Terrorism Injury Benefit
Per Person: \$20,000 Aggregate: \$200,000

**SECTION 2: KIDNAP AND RANSOM / EXTORTION COVER**

Sum Insured
\$1,000,000

**ADDITIONAL COVER UNDER SECTION 2**

Public Relations Benefit
\$15,000

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**SECTION 3: HIJACK AND DETENTION**

Daily Benefit	Maximum Sum Insured	Maximum Days
\$1,000	\$30,000	30

**ADDITIONAL COVER UNDER SECTION 3**

Legal Cost
\$50,000

**SECTION 4: MEDICAL EVACUATION AND ADDITIONAL EXPENSES**

Sum Insured	Excess
Unlimited	0

**ADDITIONAL COVER UNDER SECTION 4**

Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
Per Day: \$250 Max Days: 30	Per Day: \$50 Maximum: \$1,500

Trauma Counselling Benefit
\$5,000

Accidental HIV Infection Benefit - Medical Reimbursement	Accidental HIV Infection Benefit - Lump Sum
\$100,000	\$30,000

**SECTION 5: CHUBB ASSISTANCE & SECURITY ADVICE**

Included
Yes +61 2 8907 5995 <a href="http://www.chubbassistance.com/au">www.chubbassistance.com/au</a>

**SECTION 6: CANCELLATION AND DISRUPTION**

Loss of Deposits	Excess
Unlimited	\$0

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<b>Cancellation and Curtailment Expenses</b>	<b>Excess</b>
Unlimited	\$0

**SUB-LIMITS UNDER SECTION 6**

<b>Incidental Private Travel and/or Directors and Executives Private Travel</b>	<b>Out of Pocket Expenses (such as phone charges, food etc.)</b>
\$20,000	Per Day: \$150 Maximum: \$1,500

**ADDITIONAL COVER UNDER SECTION 6**

<b>Frequent Flyer Points</b>	<b>Funeral Expenses</b>
10,000	\$50,000

<b>Pet Boarding Expenses</b>	<b>Missed Transport Connection</b>
\$2,500	\$10,000

<b>Overbooked Flight</b>	<b>Corporate Event Extension</b>
\$2,500	Per Person: \$20,000 Aggregate: \$100,000

**SECTION 7: ALTERNATIVE EMPLOYEE/RESUMPTION OF ASSIGNMENT EXPENSES**

<b>Sum Insured</b>
\$20,000

**SECTION 8: BAGGAGE AND TRAVEL DOCUMENTS**

<b>Baggage and Business Property</b>	<b>Excess</b>
\$20,000	0

<b>Electronic Equipment</b>	<b>Excess</b>
\$10,000	\$250

<b>Money and Travel Documents</b>	<b>Excess</b>
\$5,000	0

<b>Deprivation of Baggage</b>
\$5,000

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**ADDITIONAL COVER UNDER SECTION 8**

Repatriation of Belongings	Home Burglary Excess Benefit
\$1,000	\$2,000

Keys and Locks	Identity Theft Extension
\$2,000	\$20,000

Lost Earnings	Data Recovery Benefit
Per Day: \$250 Max: \$10,000	\$20,000

**SECTION 9: PERSONAL LIABILITY**

Sum Insured
\$10,000,000

**ADDITIONAL COVER UNDER SECTION 9**

Court Attendance Benefit
Per Day: \$100 Maximum: \$1,000

**SECTION 10: RENTAL AND PERSONAL VEHICLE EXCESS**

Rental Vehicle Excess	Personal Vehicle Excess
\$10,000	\$2,000

Vehicle Hire
Per Week: \$500 Maximum: \$2,500

**ADDITIONAL COVER UNDER SECTION 10**

Towing Expenses
\$1,000

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**SECTION 11: EXTRA TERRITORIAL WORKERS COMPENSATION**

Weekly Benefits	Damages, Cost and Expenses	Aggregate Limit of Liability
\$1,000	\$1,000,000	\$2,000,000

**SECTION 12: POLITICAL & NATURAL DISASTER EVACUATION**

Evacuation Expenses
\$50,000

**ADDITIONAL COVER UNDER SECTION 12**

Specialist Security Services
\$50,000

Aggregate Limit of Liability - Section 12
\$250,000

**SECTION 13: SEARCH & RESCUE EXPENSES**

Sum Insured	Aggregate Limit of Liability
\$20,000	\$100,000

**AGGREGATE LIMIT OF LIABILITY:**

Any one (1) occurrence - Personal Accident and Sickness (A):	\$5,000,000
Non-scheduled Flights(B):	\$1,000,000
Any one (1) event with respect to War / Civil War (C):	\$500,000
Any one (1) Period of Insurance with respect to War / Civil War (D):	\$1,000,000
Any one (1) occurrence - Kidnap and Ransom / Extortion Cover (E):	\$1,000,000



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**Supplementary Product Disclosure Statement (SPDS)****Chubb Business Travel Policy Wording and PDS 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 19PDSBT01) and Product Disclosure Statement ("PDS"), which was prepared on 13 June 2019. 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 3 March 2020.

**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.

**Section 6 - Cancellation & Disruption****Exclusions Under Section 6**

It is hereby noted and agreed that the following exclusion is added to this section of the Policy;  
We shall not be liable for any expenses 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.

**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.