Certificate of Currency

Date of Issue: 4 November 2025

Adelaide University
C/- GPO Box 2471
ADELAIDE SA 5001

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We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Business Travel
Insured	Adelaide University, University of South Australia UniSA Ventures Pty Ltd UniSA Health Pty Ltd University of South Australia Foundation Inc
Insurer	Chubb Insurance Australia Limited ABN: 23 001 642 020
Policy Number(s)	03PP008645
Period of Insurance	From: 4.00 pm 1/11/2025 Local Standard Time To: 4.00 pm 1/11/2026 Local Standard Time
Covered Persons	Category B - All post graduate students, undergraduate students and researchers authorised by the Policyholder including their Accompanying Spouse/Partner and Dependent Child(ren).
Scope of Cover Definition of travel	Cover under the Policy applies whilst the Covered Person is on a Journey. Journey means a business trip involving travel exceeding a radius of fifty (50) km from the Covered Persons normal place of residence or business premises, undertaken and authorised by the Policyholder, and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be 365 days. Cover also extends to Incidental Private Travel, provided it does not exceed 50% of the duration of authorised business travel, unless otherwise extended under agreed terms.
Age Limits	a) In respect to each Covered Person aged seventy-five (75) years old or over and under eighty-five (85) years old at the time the entitlement to claim arose:

Further Information
Should you have any queries, please contact us on the details set out at the top of the page.

Important notes
- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

i. Cover under Section 1: Personal Accident and Sickness, Part A Events 1-25 is limited to the lesser of $500,000 or the amount shown in the schedule;
ii. no benefit is payable under Section 1 Events 31, 32, 37 or 38; and
iii. no benefit is payable under Section 1 Extension 1.9: Death by Specified Sickness.
This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of seventy-five (75) years.

b) In respect to each Covered Person aged eighty-five (85) years old or over and under ninety (90) years old at the time the entitlement to claim arose:
i. Section 1: Personal Accident and Sickness, Part A Events 1-25 is limited to the lesser of $250,000 or the amount shown in the schedule;
ii. no benefit is payable under Section 1 Events 31, 32, 37 or 38; and
iii. no benefit is payable under Section 1 Extension 1.9: Death by Specified Sickness.
This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of eighty-five (85) years.

c) In respect to each Covered Person aged ninety (90) years old or over at the time the entitlement to claim arose:
i. cover under Section 1: Personal Accident & Sickness, Part A: Event 1 (Accidental Death) and Events 3-25, are limited to a maximum of $25,000; and
ii. no benefit is payable under Section 1 Event 2 (Permanent Total Disablement)
iii. no benefit is payable under Section 1 Events 31, 32, 37 or 38; and
iv. no benefit is payable under Section 1 Extension 1.9: Death by Specified Sickness.
This clause will not prejudice any entitlement to claim benefits which arose before a Covered Person attained the age of ninety (90) years

Aggregate Limits of Liability	Any one Period of Insurance	$10,000,000
	Sub-limits	
	Non-scheduled Aircraft	$2,500,000
	Any one (1) event with respect to War/Civil War	$500,000
	Any one (1) Period of Insurance with respect to War/Civil War	$1,000,000
	Extra Territorial Workers Compensation	$1,000,000
	Political & Natural Disaster Evacuation	$500,000
	Search & Rescue	$100,000

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Schedule of Benefits

SECTION 1		
Part A – Accidental Death- Events 1		
Personal Accident/Death & Capital Benefit 5x Salary		$250,000
Spouse/Partner		$250,000
Dependent Children		$25,000
Part A –Bodily Injury – Events 2-25		
Personal Accident/Death & Capital Benefit 5x Salary		$250,000
Spouse/Partner		$250,000
Dependent Children		$250,000
Part B	Injury Resulting in Surgery	$20,000
	Weekly Benefit (per week)	
	156 weeks 85% up to	$1,500
	Excess	7 days
Part C	Sickness resulting in surgery	$20,000
	Weekly Benefit (per week)	
	156 weeks 85% up to	$1,500
	Excess	7 days
Part D	Fractured Bones	
	Lump Sum Benefits	$7,500
Part E	Injury Resulting in Loss of	
	Teeth or Dental Procedures	$5,000
	Limit per tooth	$300
SECTION 2		
Kidnap & Ransom		$1,000,000
SECTION 3		
Hijack & Detention (per day. Max 30 days)		$2,000
Maximum amount		$40,000
Legal Costs		$50,000
SECTION 4		
Medical & Additional Expenses		Unlimited
Excess		Nil
Cancellation & Curtailment		Unlimited
Excess		Nil
SECTION 5		
Refer to policy wording		
SECTION 6		
Loss of Deposits		Unlimited
Excess		Nil
SECTION 7		
Baggage Business Property		$25,000
	Excess	$150
Electronic Equipment		$25,000
	Excess	$250

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Deprivation of Baggage	$5,000
Fraudulent use of Money/Travel Documents	$3,000
Money/Travel Documents	$5,000
Excess	$Nil
SECTION 8	
Alternative Employee/	
Resumption of Assignment Expenses	$20,000
SECTION 9	
Personal Liability	$10,000,000
Court Attendance Benefit (per day)	$100
- Maximum Benefit	$1,000
SECTION 10	
Rental Vehicle Excess Waiver	$5,000
Vehicle Hire (per day)	$500
- Maximum Benefit	$2,500
SECTION 11	
Extra Territorial Workers Compensation	$1,000,000
Weekly Benefits	$1,000
SECTION 12	
Missed Transport Connection	$10,000
SECTION 13	
Overbooked Flight	$2,500
SECTION 14	
Political & Natural Disaster	
Evacuation Expenses	$20,000
SECTION 15	
Search & Rescue Expenses per covered person	$20,000

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