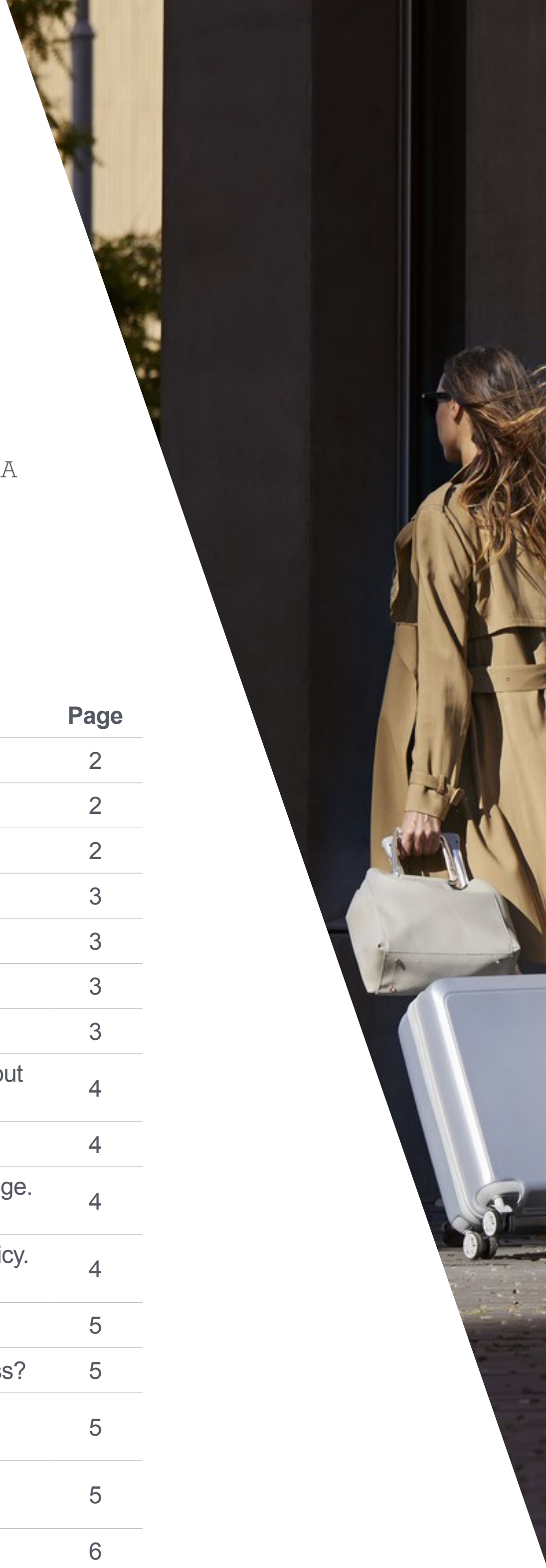
ACCIDENT & HEALTH // CORPORATE TRAVEL // FACT SHEET // AUSTRALIA

FREQUENTLY ASKED QUESTIONS
Corporate Travel Policy[1]



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1 Subject to the terms, conditions, limits, and exclusions of the policy

What should I do if I have a medical emergency?

Liberty Global Emergency Assistance has a worldwide team of highly skilled assistance personnel, including medical practitioners, medical professionals and specialist consultants who are available 24 hours a day, 7 days a week, 365 days a year.

In the event you are on a journey and require medical advice or assistance, then they should, as soon as practicable, call the Liberty Global Emergency Assistance team to get immediate assistance and help accessing vital services in the local area.

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assist@worldtravelprotection.com

What services are available through Liberty Global Emergency Assistance?

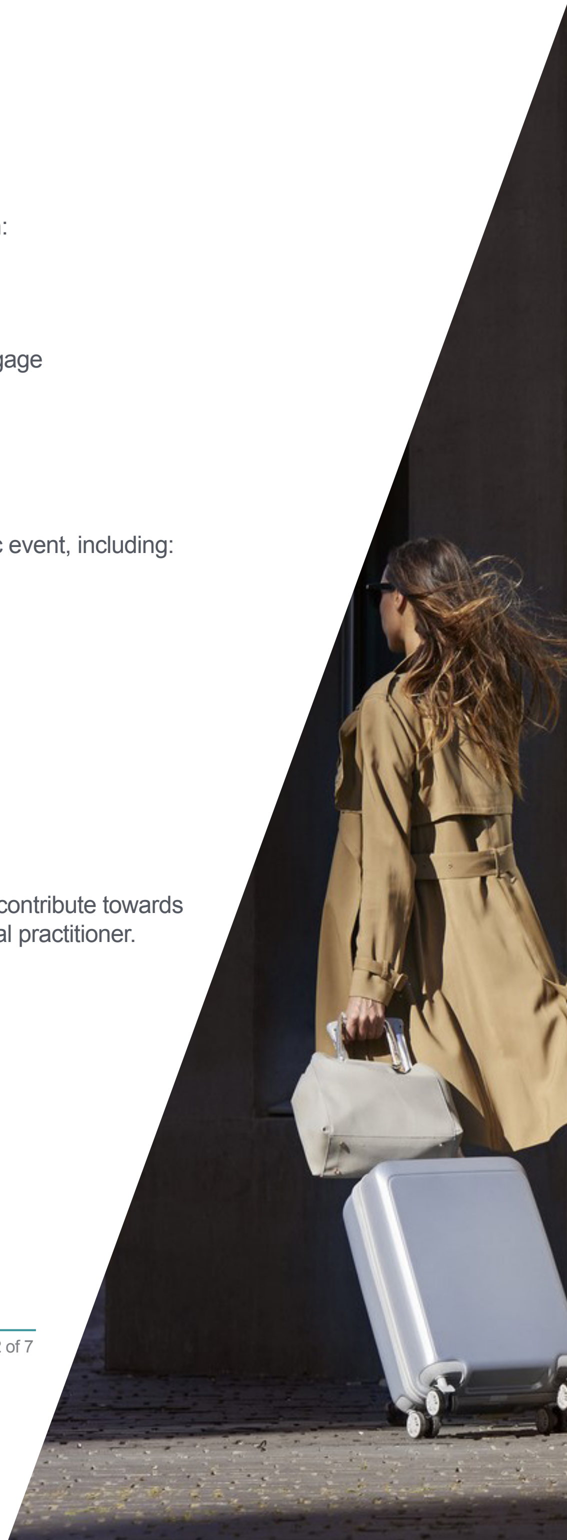
- Medical assistance with access to experienced registered nurses, registered paramedics and medical practitioners who will help to:
  - Locate the nearest suitable medical clinic or facility
  - Arrange hospital admission and monitor medical conditions
  - Arrange emergency transportation evacuation and repatriation
  - Facilitate payment (or pre-payment) of hospital bills as required.
- Travel assistance services performed by an established travel agency, to help with:
  - Pre-travel advice and guidance
  - Visa requirements or extensions
  - Replacement of lost or stolen passports, travel documents, credit cards or baggage
  - Missed or cancelled connections
  - Emergency travel arrangements
  - Access to multilingual operators and interpreters.
- Security assistance and intelligence for an insured person caught in a catastrophic event, including:
  - Security evacuation from crisis or troubled zones with on the ground personnel
  - Natural disaster response
  - Security profiles for cities and countries
  - Locate travellers and recovery services
  - Logistical support for booking of flights and accommodation.

Are there any excesses to pay?

Some Sections of our policy may have an excess, which is the amount you must first contribute towards each claim, or an excess period, which is the time you must wait after seeing a medical practitioner. These are noted on the policy schedule, where applicable.

Common excess' under the policy include:

- Baggage – electronic equipment
- Personal accident – weekly benefits injury and sickness



What if I have a pre-existing condition?

A pre-existing condition means any illness, disease, syndrome, disability or other condition, including any symptoms or side effects of these:

1. Of which you are aware, or a reasonable person in the circumstance would be expected to have been aware, in the 90 days prior to your journey under this policy; or
2. For which you have sought or received medical attention, undergone tests or taken prescribed medication, in the 90 days prior to your journey under this policy.

Full cover under the policy will apply for any unforeseen expenses incurred due to pre-existing conditions for you, if you are aged under 90 years old.

There is no cover for pre-existing conditions in the following scenarios:

- You are aged 90 years or over
- If you undertake a journey against the advice of your medical practitioner
- If you undertake a journey when you are unfit to travel
- A journey undertaken if the purpose of the journey is to enable you to seek medical attention for a pre-existing condition
- For any medication or ongoing treatment for a pre-existing condition that you have been advised by your medical practitioner or medical specialist to continue during the journey
- Claims incurred directly or indirectly as a result of a terminal condition which was diagnosed prior to your journey commencing.

If you have pre-existing conditions and have concerns about travelling, you should consult your treating medical professional for further advice and guidance before travelling.

What is the applicable policy currency?

All claims will be paid in Australian dollars.

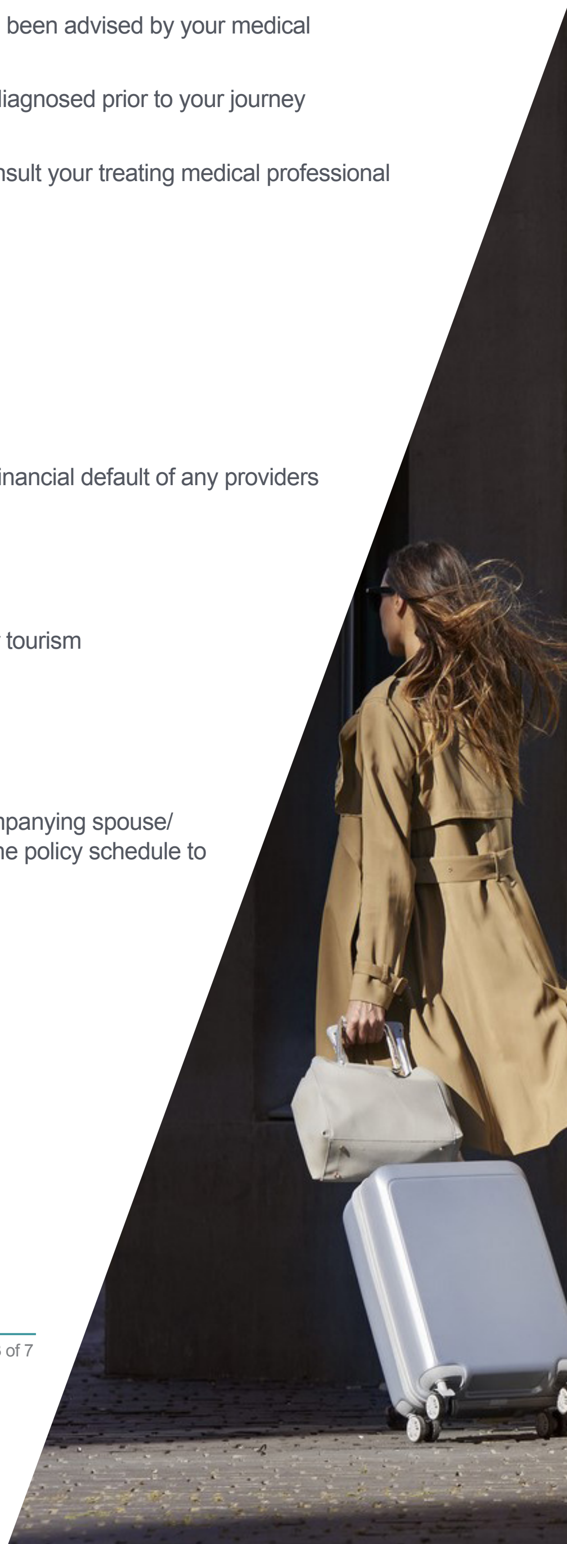
What if my travel arrangements fail following insolvency?

There is no cover provided by the policy because of your own financial default or the financial default of any providers you deal with, including:

- Transportation provider
- Tour or cruise operator
- Facilities or accommodation
- Hotel
- Travel wholesaler
- Car rental agency
- Booking agent or other provider of travel or tourism related services

Are my family insured under the policy?

Most policies will cover directors, employees, contractors, consultants and their accompanying spouse/partner and/or dependent child(ren). Please refer to the Insured Person's section on the policy schedule to see who is covered under your policy.



Definitions

Spouse/partner means your husband or wife and includes de-facto and/or life partner of any sex with who you have continuously cohabited for a period of three (3) consecutive months or more, immediately before preceding the journey.

Dependent child(ren) means your, and your spouse or partner's unmarried children (including step or legally adopted children) who, at the time of a claim are:

1. Under the age of nineteen (19) years and living with the Insured Person; or
2. Under the age of thirty (30) years and a full-time student at an accredited institute of higher learning, and who are primarily dependent on you for their maintenance and support.

Dependent child(ren) also includes your unmarried children of any age who are permanently living with you and are mentally or physically incapable of self-support.

Is my spouse/partner covered for the trip if I am going on a trip but I'm travelling out a week prior to them. Will we both be covered for the trip?

Yes, if you both have the intention to meet, depart from or continue travelling with each other at some point while on a journey, cover will extend to both the insured person and their accompanying spouse/partner.

What is the most you will pay for a claim?

The most we will pay for a claim is the sum insured set out on the policy schedule for the cover or section you are claiming under, less any applicable excess.

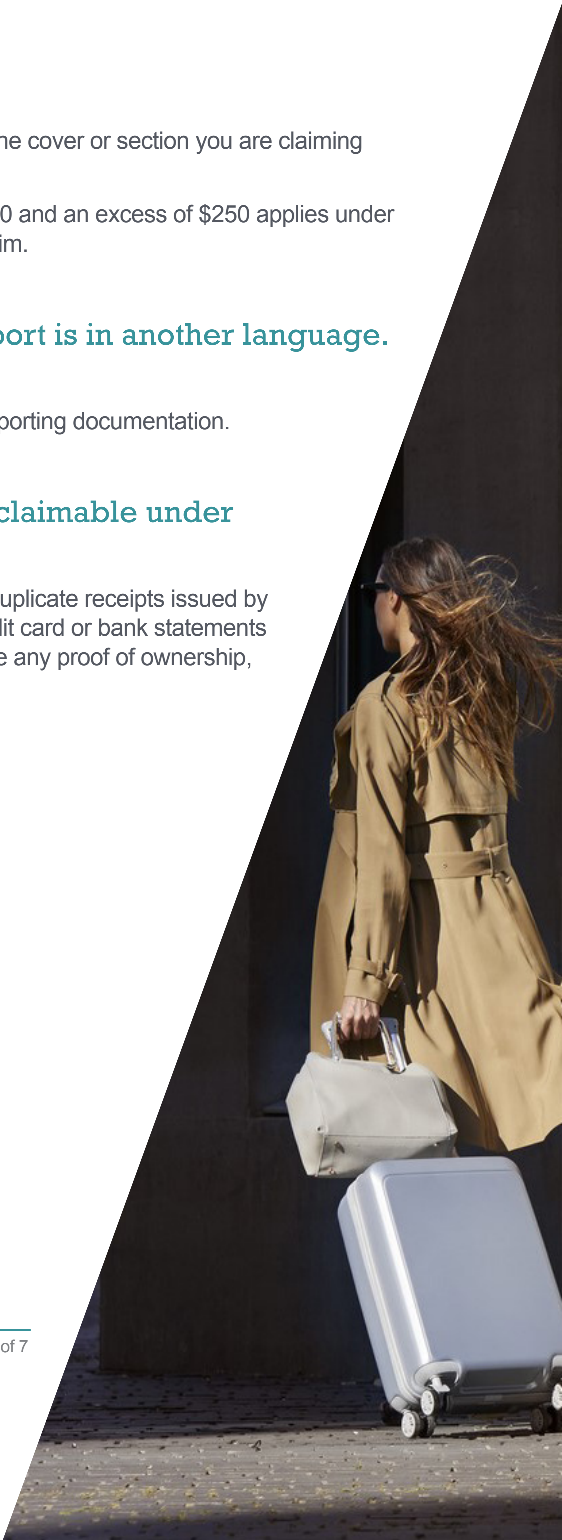
For example, if you make a valid baggage claim under Section 4 – Baggage, for $1,000 and an excess of $250 applies under the policy terms, you will contribute $250, and we will pay $750 in settlement of the claim.

I had an item stolen while on an overseas trip. My police report is in another language. Will I need to get it translated before I submit my claim?

No translation is required. Just submit the original report with your claim and other supporting documentation.

I had some electronic equipment stolen on my trip which is claimable under the policy. I no longer have the receipts. What should I do?

We require some proof or declaration of ownership to consider a claim – this may be duplicate receipts issued by the store of purchase, warranty cards, photographs of you with the item, copies of credit card or bank statements where the item was purchased through credit or bank card. If you are unable to provide any proof of ownership, please submit your claim for our consideration.



What if I change my mind and do not wish to travel?

This policy does not cover any expenses arising directly or indirectly from any change of plans, or disinclination to travel on your part, or any other person planning to undertake the journey.

What will the policy cover if I need to cancel my trip due to a bodily injury or sickness?

If, during the policy period and prior to the commencement of a journey, you incur loss of pre-paid travel and accommodation expenses following a necessary alteration, curtailment or cancellation of your journey as a result of bodily injury or sickness, the policy will cover you for the non-refundable, unused portion of travel and accommodation expenses, paid in advance of a proposed journey, by yourself, or the reasonably incurred additional travel or accommodation expenses to rearrange the journey, up to the amount shown on the policy schedule for Section 3 – Loss of Deposits.

If you suffer a bodily injury and are unable to postpone or cancel your journey due to unavoidable pre-arranged commitments, we shall reimburse you for reasonably and necessarily incurred additional costs for amendments to your travel arrangements, up to the maximum amount shown in the policy schedule.

If you suffer a bodily injury or sickness whilst travelling, please reach out to the Emergency Assistance team.

What is covered under the policy if I suffer a bodily injury or sickness while on a journey and need to be evacuated?

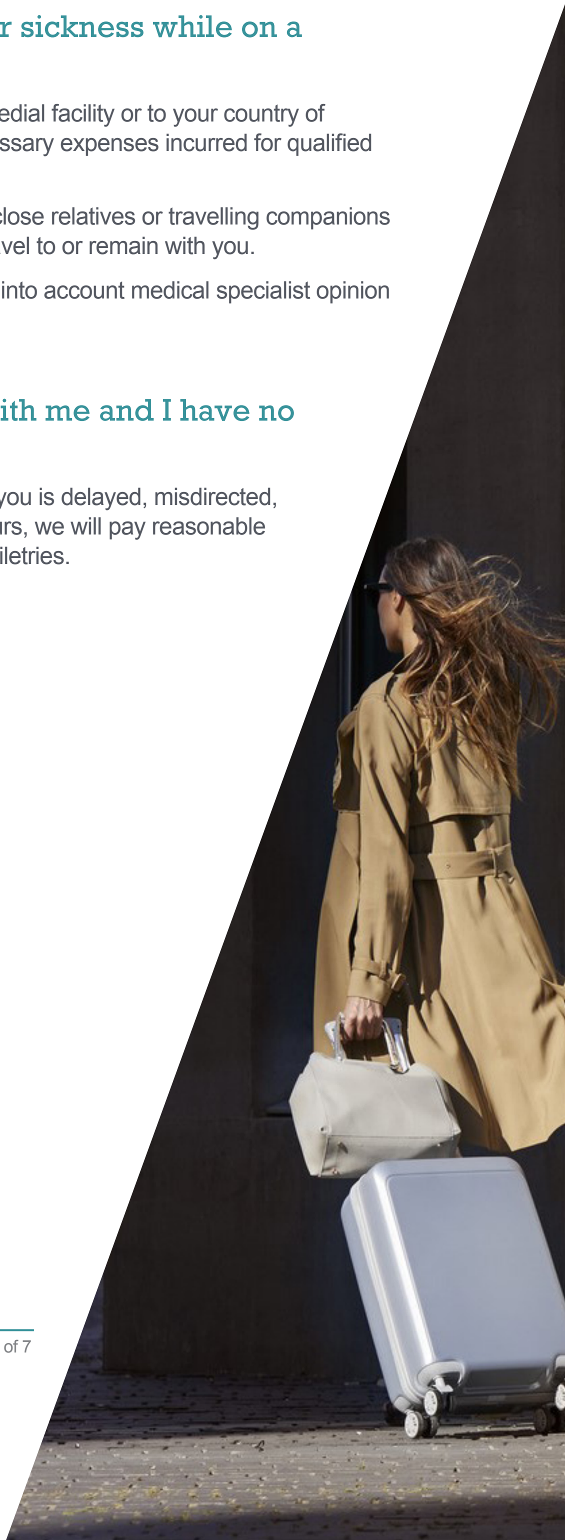
Cover will be provided for expenses relating to your evacuation to the most suitable medial facility or to your country of residence as a direct result of bodily injury or sickness, including reasonable and necessary expenses incurred for qualified medical staff to accompany you.

Cover may be provided for reasonable travel and accommodation expenses for your close relatives or travelling companions who, upon the advice of a medical practitioner or medical specialist, are required to travel to or remain with you.

The number of close relatives or travelling companions will be determined after taking into account medical specialist opinion including prognosis and travel and accommodation requirements.

What if my baggage or business property does not arrive with me and I have no clothes or personal effects?

If, during the policy period and while on a journey, your baggage that is travelling with you is delayed, misdirected, or temporarily misplaced by any transport carrier for more than six (6) consecutive hours, we will pay reasonable expenses you incurred up to $3,000 for the emergency replacement of clothing and toiletries.



Will I be covered if my baggage is damaged, lost or stolen?

Yes, if during the policy period and while on a journey, you suffer loss of, damage to, or theft of your baggage that is travelling with you, we will pay in respect of such loss or damage up to the benefit payable shown on the policy schedule against Section 4, Baggage. Subject to the terms, conditions, and exclusions of the policy.

If I catch COVID-19, am I covered under the policy?

Yes, claims arising from COVID-19 are covered under the policy. There are no COVID-19 restrictions or exclusions on the policy, meaning there is full cover under the policy in the event of a COVID-19 loss.

How do I make a claim, enquiry or request an update to your claim?

In the event of a claim, there are various ways to submit your claim for to Liberty. The completed claim form and all supporting information can be lodged with Proclaim Management Solutions (Proclaim), our third-party claims administrators, via email, post or eFax:

ahclaims.au@libertyglobalgroup.com

To make an enquiry, request a claim form, or an update to your claim, please call 1300 552 446 or +61 3 9660 5200

Liberty Specialty Markets, c/- Proclaim Management Solutions, Locked Bag 32012, Collins St East, VIC 8003

eFax 1300 858 329 or +61 2 8551 8681

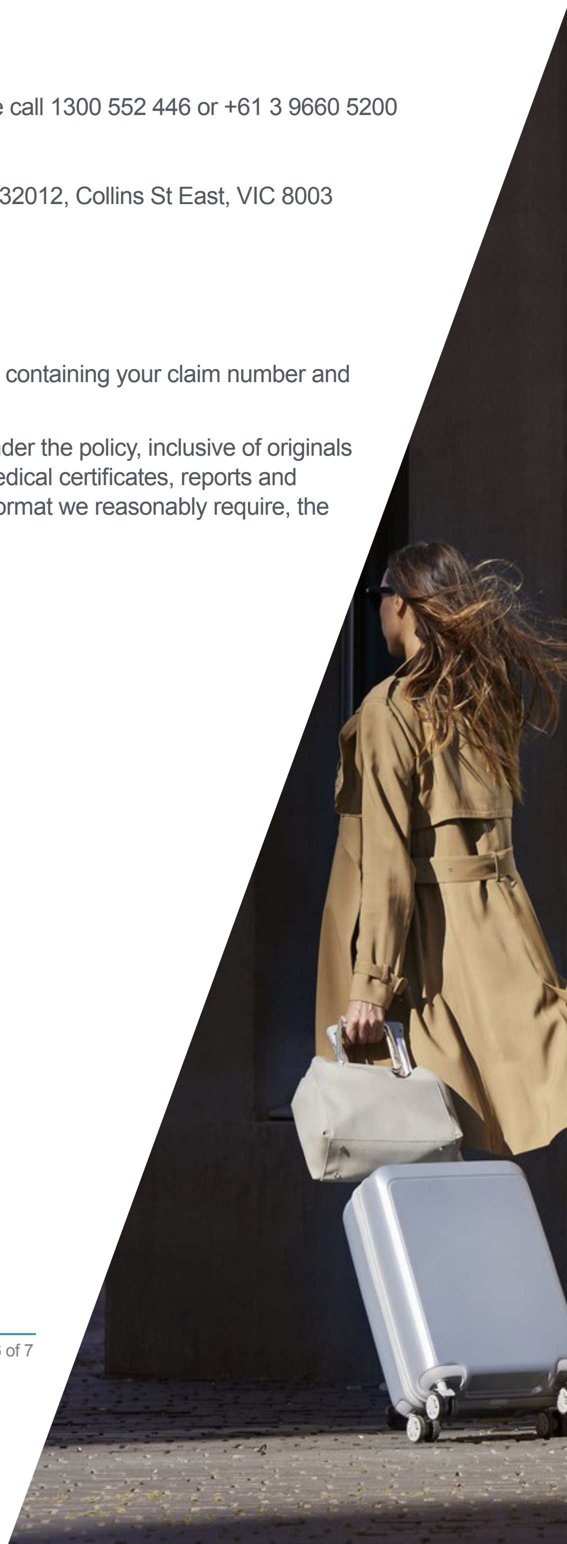
When Proclaim receive your completed claim form, you'll receive a confirmation email containing your claim number and their contact details.

Please note that we may require written proof of loss in order to consider any claim under the policy, inclusive of originals (or certified copies) of all supporting documentation, including certificates, receipts, medical certificates, reports and other relevant information. If we do not receive the appropriate documentation in the format we reasonably require, the claim settlement may be delayed.

Please read the full terms, conditions and exclusions of the policy.

Download the Corporate Travel claim form

Read the Corporate Travel Target Market Determination



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