

Palladium

Business Travel Insurance – Summary of Cover 30 November 2020 to 30 November 2021

INSURER: **CHUBB INSURANCE AUSTRALIA LIMITED**

POLICY NUMBER: **01PP528060**

This document has been prepared as a summary of the scope of protection provided under the insurance arranged by Marsh Pty Ltd for Palladium. It is not intended to alter, or override the terms, conditions and limitations of the policy which set out the basis of the insurance. If clarification of cover is required please consult Palladium's Insurance Representative:

Telephone: +61 7 3025 8500

E-mail: travelinsurance@thepalladiumgroup.com

IMPORTANT NOTICE - COVID-19

For Travel Disruption due to COVID-19 (including the forfeiting of the whole or part of any pre-paid travel expenses such as flights, accommodation and on-ground activities regardless of whether travel is undertaken) Chubb reserves the right not to pay any claim where they deem the cause of the travel disruption to be a 'foreseeable circumstance'. Travel claims for the abandonment or change of any trip due to a COVID-19 related circumstance (which includes government imposed restrictions on travel, airline schedule changes, event cancellations, tour cancellations and quarantine restrictions) would most likely be considered by insurers as outside the scope of cover. For further information, please refer to Palladium's Insurance Representative.

SCOPE OF COVER

This policy provides coverage for employees of Palladium and their accompanying Spouse and/or their Dependent Children, contractors and consultants whilst engaged in a Journey undertaken on the business of Palladium and/or authorised by Palladium and includes Incidental Private Travel.

This policy will not cover:

- Travel involving a destination less than fifty (50) kilometres from your normal place of business or residence, unless the travel involves overnight accommodation.
- Travel between your usual residence and usual place of business.
- Travel which is generally of a private or social nature (except Incidental Private Travel explained below).
- Travel with an anticipated or actual duration in excess of one hundred and eighty (180) days.

EMERGENCY

You must contact Drum Cussac (refer to Emergency Assistance section – last page) as soon as reasonably practicable in the event of a security incident, or any potential medical claim involving either admission to hospital or where total costs including non-medical costs are likely to exceed AUD2,500.

CLAIMS

All claims made through this policy are processed and managed on behalf of Chubb Insurance by **Corporate Services Network (CSN)**.

HOW TO MAKE A CLAIM

SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.

There are two ways that you may submit claims however the Online method will result in a faster claim settlement:

1. Online

Claims may be submitted via the online claims portal provided by CSN:

Online Portal: <http://grm.csnet.com.au>

Company Registration Code: GRM59C1D62A4A

Should you require assistance with the online portal, please use the help function within the portal.

2. Claim Form

Alternatively, complete the claim form found on Palladium Sharepoint and www.thepalladiumgroup.com/policies noting the policy number, 01PP528060. The completed form should be sent with all relevant receipts to claims@csnet.com.au

Please note: The claim form must be submitted with a copy of the fully itemised original account. They must show the date of treatment, name of the patient and the charge for each item. Receipts and rebate details from Medicare or equivalent government medical fund must also be included. It is recommended that you keep copies for your own reference.

Charges for all drugs and medicines can be refunded only when covered by a written prescription from a doctor. The chemist must be asked to note on the receipt, the prescription number, type of medicine and indicate to whom the prescription applies. Bandages and surgical dressings are also eligible expenses.

Any expenses incurred must be paid for first and receipts submitted along with a claim form - please quote your policy number on claim form to assist in expediting claims.

GENERAL GUIDELINES:

- In respect of **Medical Expenses**, benefits are only payable for amounts not recoverable from any other source including government, corporate or private health insurance funds. All receipts must be provided.
- When submitting your completed claim form you must also submit all supporting documentation eg. medical reports, airline/carrier acknowledgements, police reports, declarations, receipts, valuations or other evidence as requested by the Insurer. This will assist in getting your claim resolved quickly.

POLICY COVERAGE DETAILS

MEDICAL, EVACUATION AND ADDITIONAL EXPENSES

Reimbursement for expenses incurred as a result of your death, Injury or Sickness occurring during a Journey and up to 24 months thereafter including:

- All reasonable costs necessarily incurred outside your Country of Residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a doctor as a direct result of your Bodily Injury or Sickness including medically assisted evacuation as necessary on a doctor's advice and with Chubb's prior approval.
- All reasonable costs necessarily incurred outside your Country of Residence for emergency dental treatment provided by a dentist to restore or replace sound natural teeth lost or damaged as a result of a Bodily Injury or to resolve the acute spontaneous and unexpected onset of pain.
- Expenses related to your evacuation or repatriation to the most suitable hospital or to your Country of Residence provided that this is as a direct result of your Bodily Injury or Sickness, is necessary on Doctor's advice and prior approval is obtained from Chubb.
- Ongoing medical expenses in your Country of Residence provided you first sought and received treatment for an Injury or illness whilst on a Journey to AUD50,000 unless your Country of Residence is Australia or New Zealand in which case the full policy limit applies.

- All reasonable travel and accommodation expenses of two close relatives or travelling companions who, on written medical advice, are required to travel to or remain with you, and you have Chubb's prior approval.
- Continuous Bed Confinement – a daily benefit when confined to bed by a doctor in excess of twenty four (24) hours.
- Non-medical Incidental Expenses – Where you are admitted to hospital, reimbursement of any reasonably incurred non-medical incidental expenses such as telephone, television and newspapers subject to a daily limit.
- Trauma Counselling Benefit – where you have been a victim of or witnessed a criminal act, the reasonable cost of trauma counselling by a registered psychologist or psychiatrist as certified necessary by a Doctor.
- HIV/AIDS contracted through Bodily Injury - reasonable medical, evacuation and additional expenses if diagnosed within one hundred and eighty (180) days from the date of the Bodily Injury.

Major Exclusions

- Journeys undertaken against the advice of a Doctor; when you are unfit to travel; or where you are travelling to seek medical attention for a Pre-Existing Condition;
- Medication or ongoing treatment for a Pre-Existing Condition where you have been advised by your Doctor to continue this medication during travel;
- Routine medical, optical or dental treatment or consultations;
- Any costs in relation to a terminal condition when diagnosed by a Doctor prior to the Journey commencing.

CANCELLATION AND DISRUPTION

Cancellation and disruption cover includes:

- Loss of Deposits – if you incur loss of travel or accommodation Expenses paid in advance following the necessary alteration or cancellation of your proposed Journey
- Cancellation and Curtailment Expenses - necessarily incurred reasonable unbudgeted additional or forfeited travel or accommodation expenses and/or out-of-pocket expenses whilst you are on a Journey

This policy will reimbursement you the lesser of:

- the non-refundable unused portion of your forfeited Travel or Accommodation Expenses paid in advance, including travel agents cancellation fee; or
- any necessarily incurred additional costs incurred to make alterations to the original Journey arrangements to travel at another time up to the amount shown on the Schedule of Benefits against Loss of Deposits; or
- any necessarily incurred reasonable additional Travel or Accommodation Expenses and/or out-of-pocket expenses up to the amount shown on the Schedule of Benefits against Cancellation and Curtailment Expenses.

The claim for reasonable additional or forfeited travel, hotel or out of pocket expenses (including Frequent Flyer or similar Reward Points) must be as a result of:

- You sustaining Injury or Sickness which results in you being certified by a qualified medical practitioner as being unfit to commence or continue the Journey as planned.
- The unexpected death, serious Injury or serious Sickness of your close relative, close colleague or travelling companion.
- Your residence or business suffering major theft or damage.
- Any other unforeseen circumstances outside the control of Palladium or you.

Cover extends to include:

- Funeral Expenses – reasonable expenses incurred for your burial or cremation and/or costs incurred in transporting your body/ashes and personal effects back to a place nominated by your estate.
- Missed Transport Connection – If due to unforeseen circumstances (outside the control of Palladium or you) you miss a transport connection and are unable to arrive at the destination in time where you are officially scheduled to attend a meeting or conference which cannot be delayed due to your late arrival, the Insurer will pay the reasonable extra

expenses actually and necessarily incurred (net of recoveries) to use alternative public transport to allow you to arrive at the destination on time.

- Overbooked Flight – if you cannot board a confirmed scheduled flight due to overbooking, and there is no alternative transport made available within eight (8) hours of the scheduled departure time, the insurer will reimburse expenses incurred not otherwise compensated by the airline or any other party.

Major Exclusions

- Journeys planned and/or undertaken against the advice of a Doctor or Dentist; when you are unfit to travel; or where the purpose is to seek medical attention for a Pre-Existing Condition; or in relation to a terminal condition diagnosed by a Doctor prior to a Journey being booked;
- Carrier caused delays or cancellations where the expenses are recoverable from the carrier;
- Any business or financial or contractual obligations of Palladium, you, or any other person;
- Any change of plans which are not as a result of an unforeseen circumstance outside the control of Palladium or you; or disinclination on the part of you or any other person to undertake the Journey;
- The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation or accommodation provider, wholesaler, agent etc. to provide services, facilities or accommodation, by reason of financial default
- Civil unrest in circumstances where the civil unrest was in existence or there had been a published warning that such events were likely to occur prior to you booking

BAGGAGE, BUSINESS PROPERTY AND TRAVEL DOCUMENTS

Indemnity for loss (including where the items are unrecoverable) or damage sustained by you to baggage or business property (including personal effects other than household furniture), electronic equipment, money and travel documents (including tickets, credit cards, travellers cheques, passports, coupons etc.) including loss arising from the fraudulent use of money.

Cover extends to include:

- Deprivation of Baggage – reimbursement for reasonable expenses incurred by you in purchasing essential replacement clothing and toiletries due to your baggage being delayed, misdirected or temporarily mislaid by any transport carrier for more than 8 hours.
- Repatriation of Belongings – reasonable costs of returning your property to your usual place of residence or work in the event that you are either hospitalised for more than 24 hours, or evacuated/repatriated and separated from your property.
- Keys and Locks – if you lose identity documents and your keys to your home and/or motor vehicle whilst on a Journey, reimbursement of actual costs of replacing keys and locks to your home and/or motor vehicle.
- Identity Theft – if you are on a Journey and become a victim of identity theft as a result of certain documents having been stolen, the insurer will indemnify you for certain legal expenses.

Major Exclusions

- Loss due to confiscation by customs or any other lawful authority where use and/or possession of such item(s) is unlawful;
- Losses not reported to the Police or Transport Carrier;
- Items shipped under any freight/postal/courier service
- Vehicles and accessories;
- Sporting equipment or bicycles whilst in use;
- Theft or attempted theft of electronic equipment and jewellery whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle
- Electronic equipment and jewellery carried in or on a conveyance, unless accompanying the covered person as personal cabin baggage or in respect to jewellery it being worn by the covered person.

BAGGAGE, BUSINESS PROPERTY AND TRAVEL DOCUMENTS - IMMEDIATE REPORTING REQUIREMENTS:

For claims in respect of baggage, travel documents, cash and credit cards, you must -

- **Report all losses** to the local authorities (in most cases Police) within 24 hours of discovery. A written confirmation of the report must also be obtained from the authority.
- **Report any baggage loss**, damage or delay to the airline or carrier involved and submit a claim to them. In some instances they may be responsible for damage and loss. Retain any written acknowledgements or reference numbers provided by the carrier and submit with your claim.
- **Report loss of credit cards**, travellers cheques, travel documents, postal or money orders or petrol coupons to the issuing authority as soon as possible after discovery.
- **Report losses of mobile phones** to the service provider who will block the device using the IMEI number. You must provide a confirmation from the service provider when submitting a claim.

PERSONAL LIABILITY

Legal liabilities in respect of either Bodily Injury (including death/illness) or loss or damage to tangible property caused by an accident occurring during the Journey. In addition, the Insurer will pay all legal costs and expenses which are recoverable by a claimant from you with the Insurer's consent or recoverable from you and/or incurred with the Insurer's written consent in the investigation or defence of any claim.

Note: For claims in respect of Legal Liability for injury/damage to third parties and/or their property, do not make any admission or offer of liability. Request that the claim against you be put in writing.

PERSONAL ACCIDENT

Benefits for death or disablement in accordance with the Schedule of Benefits set out in Schedule 1 resulting from Injury occurring whilst on a Journey and resulting in a covered Event set out in Schedule 2.

ALTERNATIVE EMPLOYEE / RESUMPTION OF ASSIGNMENT EXPENSES COVER

Cost of sending an alternative employee (or re-sending you to re-commence the assignment within 90 days of returning home) following your death, serious Injury or serious Sickness (where the claim is admitted under the policy) and which entirely prevents you from carrying out your usual occupation, and in the case of Sickness where a Doctor certifies that the Bodily Injury or Sickness is likely to last for more than seven (7) days.

HIJACK & DETENTION

Reimbursement of legal costs incurred as a result of:

- Hijack; or
 - Detention by any government, state or other lawful authority;
- (for more than twelve hours).

Major Exclusion

- Detention attributable to you breaking the law of any country or state.

RENTAL VEHICLE EXCESS

If you are on a Journey and are the hirer of a Motor Vehicle and that Motor Vehicle is involved in a collision (under your control) or stolen or damaged, reimbursement is provided (up to the limit in the Schedule of Benefits set out in Schedule 1) for the Rental Vehicle Excess chosen. Cover extends to include the rental vehicle for up to 24 hours prior to commencement of the Journey. Cover includes towing costs in the event that the car is not driveable or if you are unable to drive it.

POLITICAL & NATURAL DISASTER EVACUATION

If you leave a country by recommendation from officials in the country in which you are travelling; if you are expelled or declared 'persona non grata'; or there is wholesale seizure of property; or a major natural disaster has occurred necessitating your immediate evacuation in order to avoid risk of personal Injury or Sickness; the Insurer will pay the:

- Cost of returning you to your Country of Residence or the nearest place of safety (up to the cost of travel in the fare class originally booked by you for the same trip).
- reasonable cost of accommodation for up to twenty one (21) days where you are unable to return to your Country of Residence.

SEARCH & RESCUE EXPENSES

If you are reported as missing on a Journey outside your Country of Residence, and a search is necessary due to knowledge or a belief that you may have suffered a Bodily Injury or Sickness OR weather or safety conditions are such that a search and rescue is necessary to prevent injury or Sickness, the insurer will reimburse reasonable costs of a recognised rescue provider or police authorities in searching for you and bringing you to a place of safety.

OTHER MAJOR EXCLUSIONS

- Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers.
- Training for or participating in professional sport of any kind.
- Intentional self-injury, suicide or any illegal or criminal act committed by the Insured or the Insured Person.
- Losses arising where reasonable precautions were not taken to prevent the loss from occurring.
- Expenses that are covered by Medicare in Australia, any workers compensation legislation, any transport accident legislation, any government sponsored fund, plan or medical benefit scheme or any other insurance policy required to be effected by or under law;
- Coronavirus Disease 19 (COVID-19) 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 the Covered Person was undertaking Directors and Executives Private Travel.

SCHEDULE 1 - SCHEDULE OF BENEFITS

Covered Persons

Category 1: Employees of the Policyholder including Accompanying Spouse/Partner and/or their Dependent Children

Category 2: Persons covered by Palladium's Expatriate Health Insurance Plan (PEHIP).

Currency

Australian Dollars

Special Note on War Risks

Note that in respect of claims arising out of War or Civil War in Afghanistan, Iraq, Libya, Somalia and Yemen, the limits of liability is reduced to A\$250,000 any one covered person and A\$2,500,000 any one event and in the aggregate

Please contact your Insurance Representative no later than seven business days prior to your travel to any of the countries listed above.

Note in addition that there is no exclusion for Terrorism under the policy.

SECTIONS INSURED / BENEFITS	CATEGORY 1	CATEGORY 2
Medical, Evacuation and Additional Expenses		
Medical & Additional Expenses	Unlimited	Unlimited
Excess	0	0
Continuous Worldwide Bed Confinement – daily benefit up to 30 days	A\$250	A\$250
Non-Medical Incidental Expenses – daily limit for up to 50 days	A\$50	A\$50
Trauma Counselling Benefit	A\$5,000	A\$5,000
Accidental HIV Infection Benefit - Medical Reimbursement	A\$100,000	A\$100,000
Accidental HIV Infection Benefit - Lump Sum	A\$30,000	A\$30,000
Cancellation and Disruption		
Loss of Deposits	Unlimited	Unlimited
Cancellation and Curtailment Expenses	Unlimited	Unlimited
Incidental Private Travel and/or Directors and Executives Private Travel	A\$20,000	A\$20,000
Out of Pocket Expenses (such as phone charges, food etc.)		
Per day	A\$150	A\$150
Max	A\$1,500	A\$1,500
Additional Cover - Cancellation and Disruption		
Frequent Flyer Points	A\$10,000	A\$10,000
Funeral Expenses	A\$50,000	A\$50,000
Missed Transport Connection	A\$10,000	A\$10,000
Overbooked Flight	A\$2,500	A\$2,500
Corporate Event Extension		
Per Person	A\$20,000	A\$20,000
Aggregate	A\$100,000	A\$100,000
Baggage And Travel Documents		
Baggage and Business Property	A\$15,000	A\$15,000

SECTIONS INSURED / BENEFITS	CATEGORY 1	CATEGORY 2
Electronic Equipment	A\$5,000	A\$5,000
- Excess	A\$50	A\$50
Money and Travel Documents	A\$10,000	A\$10,000
Deprivation of Baggage	A\$3,000	A\$3,000
Additional Cover - Baggage And Travel Documents		
Repatriation of Belongings	A\$1,000	A\$1,000
Home Burglary Excess Benefit	A\$2,000	A\$2,000
Keys and Locks	A\$2,000	A\$2,000
Identity Theft Extension	A\$20,000	A\$20,000
Personal Liability		
Included	A\$10,000,000	A\$10,000,000
Court Attendance – Daily Benefit	A\$100	A\$100
- Max	A\$1,000	A\$1,000
Personal Accident (Refer to Schedule 2 for Table of Events)		
Part A - Lump Sum Benefits – Events 1-19 - Employees	A\$500,000	Covered in accordance with PEHIP
Part A - Lump Sum Benefits – Events 1-19 – Accompanying Spouse/Partner	A\$250,000	Covered in accordance with PEHIP
Part A - Lump Sum Benefits – Events 1 – Dependent Children	A\$30,000	A\$30,000
Part A - Lump Sum Benefits – Events 2-19 – Dependent Children	A\$250,000	A\$250,000
Part B - Bodily Injury Resulting in Surgery – Benefits	A\$20,000	A\$20,000
Part B - Weekly Benefits – Bodily Injury – payable to a maximum of 156 weeks	85% of Salary up to A\$2,000	85% of Salary up to A\$2,000
Part C - Weekly Benefits – Sickness	Not Insured	Not Insured
Part C - Sickness Resulting in Surgery – Benefits	A\$20,000	A\$20,000
Part D - Fractured Bones – Lump Sum Benefits	A\$5,000	A\$5,000
Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits - (limited to A\$250 per tooth)	A\$1,000	A\$1,000
Part B - Excess Period	7 days	7 days
Part C - Excess Period	Not Insured	Not Insured
Additional Covers - Personal Accident		
Corporate Image Protection	A\$15,000	A\$15,000
Independent Financial Advice	A\$7,500	A\$7,500
Coma Benefit		
Weekly Benefit	A\$500	A\$500
Maximum Period	26 weeks	26 weeks
Partner Retraining Benefit	A\$15,000	A\$15,000
Dependent Child Supplement		
- Per Child	A\$5,000	Covered in accordance with PEHIP
- Per Family	A\$15,000	
Orphaned Benefit		
- Per Child	A\$5,000	Covered in accordance with PEHIP
- Per Family	A\$10,000	

SECTIONS INSURED / BENEFITS	CATEGORY 1	CATEGORY 2
Tuition or Advice Expenses	A\$4,500	A\$4,500
Modification Expenses	A\$10,000	A\$10,000
Unexpired Membership Benefit	A\$2,500	Covered in accordance with PEHIP
Chauffeur Benefit	A\$2,500	A\$2,500
Executor Emergency Cash Advance	A\$25,000	A\$25,000
Replacement Staff / Recruitment Costs	A\$5,000	A\$5,000
Alternative Employee/Resumption of Assignment Expenses		
Sum Insured	A\$25,000	A\$25,000
Hijack and Detention		
Legal Costs	A\$50,000	A\$50,000
Rental and Personal Vehicle Excess		
Rental Vehicle Excess	A\$10,000	A\$10,000
Personal Vehicle Excess	A\$2,000	A\$2,000
Vehicle Hire		
- Per Week	A\$500	A\$500
- Max	A\$2,500	A\$2,500
Towing Expenses	A\$1,000	A\$1,000
Political & Natural Disaster Evacuation		
Evacuation Expenses	A\$20,000	A\$20,000
Search and Rescue Expenses		
Any one person, any one event	A\$20,000	A\$20,000
Any one policy period	A\$100,000	A\$100,000

SCHEDULE 2 - TABLE OF EVENTS FOR PERSONAL ACCIDENT

The Events	The Benefit
Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:	Being a percentage of the amount shown in Schedule 1 against Part A - Lump Sum Benefits for each Covered Person.
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of one(1) or more Limbs	100%
7. Permanent and incurable insanity	100%
8. Permanent Loss of :-	
(a) hearing in both ears	100%
(b) the lens in both eyes	100%
9. Permanent Loss of :-	
(a) hearing in one (1) ear	30%
(b) the lens in one (1) eye	60%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	80%
11. Burns	
(a) third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	50%
(b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	25%
12. Permanent Loss of use of four (4) Fingers of either Hand	50%
13. Permanent Loss of use of one (1) Thumb of either Hand:-	
(a) both joints	40%
(b) one (1) joint	20%
14. Permanent Loss of use of Fingers of either Hand:-	
(a) three (3) joints	15%
(b) two (2) joints	10%
(c) one (1) joint	5%
15. Permanent Loss of use of Toes of either Foot:-	
(a) all - one (1) Foot	15%
(b) great – both joints	5%
(c) great – one (1) joint	3%
(d) other than great - each Toe	1%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5 cm	7.5%
18. Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	1% to a maximum of A\$10,000 in total

The Events	The Benefit
Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:	Being a percentage of the amount shown in Schedule 1 against Part A - Lump Sum Benefits for each Covered Person.
19. Permanent Partial Disablement not otherwise provided for under Events 2 to 18 inclusive.	<p>Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three (3) Doctors, one of whom will be the Covered Person's treating Doctor and the remaining two (2) will be appointed by the Insured.</p> <p>In the event of a disagreement, the amount payable will be the average of the three (3) opinions.</p> <p>The maximum amount the insurer will pay is 75% of the lump sum benefit insured.</p>

MAJOR DEFINITIONS

The following definitions apply to terms used in this document:

- **Accident** means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Covered Person. The word **Accidental** shall be construed accordingly.
- **Accompanying** means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another Covered Person who is on a Journey.
- **Bodily Injury** means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person. It does not mean a Sickness.
- **Civil War** means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or idealistic groups.
- **Country of Residence** means the country:
 - of which the covered person is a permanent resident; or
 - in which the covered person is residing on an overseas expatriate assignment.
- **Dentist** means your attending dentist or surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, and does not include you, your close relative, a member of your immediate family or any person in the service of Palladium.
- **Doctor** means your attending doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, and does not include you, your close relative, a member of your immediate family, or any person in the service of Palladium.
- **Dependent Children** means your and your Spouse's unmarried dependent children (including step or legally adopted children) as long as they are under nineteen (19) years of age or under twenty-five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon you and your Spouse for maintenance and support. Dependent Child(ren) also means your unmarried children of any age who are permanently living with you and are permanently mentally or physically incapable of self-support.

- **Incidental Private Travel** means coverage for travel which is private and taken either side of or during an authorised business trip.
- **Journey** means a trip undertaken on the business of Palladium and/or authorised by Palladium provided such travel involves a destination fifty (50) kilometres or more from the covered person's normal place of business or residence, and is extended to include Incidental Private Travel. Journey does not include:
 - travel involving a destination less than fifty (50) kilometres from your normal place of business or residence, unless the travel involves overnight accommodation
 - travel between your usual residence and usual place of business.
 - travel which is generally of a private or social nature (except Incidental Private Travel explained below).
 - travel with an anticipated or actual duration in excess of one hundred and eighty (180) days.
- **Sickness** means any illness or disease of you occurring whilst you are on a Journey.
- **Spouse/Partner** means your husband or wife and includes a de-facto and/or life partner with whom you have continuously cohabited for a period of three (3) months or more.
- **Pre-Existing Condition** means
 - a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to the Journey; or
 - b) a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of at the time of booking their Journey.
- **War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

EMERGENCY ASSISTANCE – DRUM CUSSAC

Drum Cussac are Palladium’s medical and security assistance provider. They are not your insurer but do work directly with Chubb and Chubb’s claims administrator (CSN) to confirm your coverage and fund treatment or necessary evacuation directly on your behalf.

For assistance in an emergency, use the Drum Cussac assistance service.

Step 1

Download the Drum Cussac GlobalRiskManager app by scanning the QR code to the right using your camera app.

Click [here](#) to access the desktop GlobalRiskManager platform, then select ‘create an account’ and follow the instructions.

You can now use these credentials to log in to the GlobalRiskManager platform on your desktop and your phone.



Step 2

Save the Drum Cussac Assistance Line contact info in your mobile phone, and/or print your plan ID card.

PLAN ID CARD:

	<p>Regional 24hr emergency support:</p> <p>UK Toll Free: 0808 260 9184 Int dial: +44 203 780 6984</p> <p>USA Toll Free: 1 855 864 3479 Int dial: +1 213 395 9570</p> <p>Australia Toll Free: 1 800 505763 Int dial: +61 251 043 311</p> <p>Singapore Toll Free: 800 492 2423 Int dial: +65 3158 4469</p>
<p>Global Assistance Organization: Palladium</p> <p>For any advice, support or crisis management during your deployment.</p> <p>palladiumassistance@drum-cussac.com</p> <p>24hrs Emergency Support: +44 203 780 6984</p> <p>Business Traveller Policy : 01PP528060</p> <p>Expat Policy Number: 01PX529061</p>	

Whether minor or serious, Drum Cussac Global Assistance for Palladium is available to help you during and after a medical or security incident abroad. If you’re unsure whether local emergency services can be trusted or can provide adequate care, then your first point of contact should be Drum Cussac Global Assistance for Palladium.

Drum Cussac Provides The Following Services:

Medical Assistance

- 24-hour access to physicians who provide emergency and routine medical advice
- 24-hour access to medical information, referrals, and emergency assistance
- Emergency medical evacuation*
- Repatriation for medical treatment*
- Repatriation of human remains**
- Assistance with documentation for insurance claims
- Medical, dental, and counselling referrals*
- Medical expenses guarantee and payment*
- Hotel arrangements for outpatient care*
- Arranged transportation and accommodation for accompanying family members*
- Dispatch of prescription medication and medical equipment*

Security Assistance

- Access to security advice and consultations
- Security evacuation assistance**
- Travel Assistance
- Legal referrals*
- Emergency message transmission*
- Lost document advice and assistance*
- Emergency translation services*

Pre-Travel Assistance

- Passport and Visa information and requirements
- Health Hazards Update
- Currency Exchange Information
- Inoculation and immunization requirements
- Temperature and weather information
- Consulate and Embassy Locations
- Cultural and other events

*You and/or your insurance company may incur a charge if services rendered by a third party are above coverage terms and limits.

**Security evacuation costs are covered if the evacuation is deemed necessary and facilitated by Drum Cussac.

Note: If you need assistance or think you will need assistance, please inform the assistance line promptly. Do not try to solve the problem without involving the experience of Drum Cussac as this may prejudice your right to claim assistance or reimbursement.