PLACING SCHEDULE

Attaching to and forming part of Policy No: 05PJ016280
The Schedule and Policy wording are to be read together as one contract.

Class of Insurance: Group Personal Accident Insurance Policy

Insured: Murdoch University and/or its/their subsidiary and/or related corporations, as defined in the Corporations Law (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

Business: Principally,
Tertiary Education Provider
and any other occupation incidental thereto.

Geographical Limits: Anywhere in the Commonwealth of Australia

Period of Insurance:

(a) From: 4.00 p.m. on 30 June, 2026
To: 4.00 p.m. on 30 June, 2027
Local standard time.

(b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

Covered Person(s):

Please note, the following term is defined in the Policy wording: **Employee** (as defined in the Policy) means: “any person in the Insured’s service including directors (executive and non-executive), board members, consultants, contractors, sub-contractors and/or self- employed persons undertaking work on the Insured’s behalf”.

Category	Description
A	All Authorised Employees of the Insured

Currency for premium and limits Australian Dollar - AUD

Scope of Cover:

OPTION 7: JOURNEY

Cover under the Policy applies whilst travelling between the bounds of the Covered Person’s home and normal place of employment and the return journey, and includes temporary absence from the Covered Person's place of work during a normal recess period in the course of his or her working day.

Categories of Covered Person(s) for this Option: A

Schedule of Benefits / Sums Insured / Limits of Liability:

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

Sum insured each Covered Person.

AGGREGATE LIMIT OF LIABILITY

	Aggregate Limit of Liability
Any one (1) occurrence - Personal Accident and Sickness (A)	$2,000,000
Non-Scheduled Flights (B)	$0
Any one (1) event with respect to War / Civil War (C)	$0
Any one (1) Period of Insurance with respect to War / Civil War (D)	$0

Part A - Lump Sum Benefits

Events	**Categories**	**Lump Sum Benefits**
1- 19	A	$300,000

Part B - Fractured Bones.

Events	**Categories**	**Lump Sum Benefits**
20 – 28	All Categories	$10,000

Part C - Loss of Teeth or Capping of Teeth.

Events	**Categories**	**Lump Sum Benefits**
29	All Categories	$300 per Tooth to a maximum of $3,000
30	All Categories	$150 per Tooth to a maximum of $1,500

Part D - Bodily Injury Resulting in Overseas Surgery.

Events	**Categories**	**Lump Sum Benefits**
31-35	All Categories	$20,000

Sickness Resulting in Overseas Surgery.

Events	**Categories**	**Lump Sum Benefits**
36-39	All Categories	$20,000

Part E - Weekly Benefits

Weekly Benefits - Bodily Injury	**Categories**	**Weekly Benefit**	**Benefit Period** (weeks)	**% of Salary**	**Excess Period** (days)
Events 40 - 41	A	$ 3,000	104	85	7

Weekly Benefits - Sickness	**Categories**	**Weekly Benefit**	**Benefit Period** (weeks)	**% of Salary**	**Excess Period** (days)
Events 42 - 43		$ Not Insured			

Additional Cover Under The Policy

All Categories of Covered Person unless by separate endorsement.

Additional Cover	**Sum Insured**
Accommodation and Transport Expenses	$10,000
Advanced Payment	12 weeks
Assault	$5,000
Cancer	$25,000
Carjacking – Vehicle Excess & Hire	$2,500
Chauffeur Services	$2,500
Childcare Services	$5000
Coma	$750 per week 20 weeks maximum
Concussion	$1,000 per Covered Person $2,000 maximum per Covered Person any one Period of Insurance
Corporate Events	$10,000 per Covered Person $100,000 maximum per event
Corporate Image Protection	$20,000
Dependent Child Benefit	$10,000 per Dependent Child $30,000 maximum per family
Domestic Help	$500 per week 26 weeks maximum
Education Fund	$7,500 per Dependent Child $22,500 maximum per family
Escalation of Claim	Five percent (5%) compound per annum
Executor Emergency Cash Advance	$25,000
Funeral Expenses	$20,000
Home Care	$10,000 per month 3 months maximum
Identity Theft Benefit as a result of Assault	
- Legal and Other Expenses - Lost Salary	$15,000 $250 per day 20 days maximum
Independent Financial Advice	$10,000

Modification Expenses	$25,000
Orphaned Benefit	$10,000 per Dependent Child $30,000 maximum per family
Out Of Pocket Expenses	$5,000
Overseas Bed Care	$500 per week 26 weeks maximum
Premature Birth/Miscarriage	$5,000
Psychological Trauma	$5,000 per Covered Person $20,000 maximum per event
Reconstructive or Cosmetic Surgery	$20,000
Rehabilitation Additional Benefit	$15,000
Replacement Staff Recruitment Costs	$10,000
Spouse/Partner Retraining	$10,000
Student Tutorial Costs	$500 per week 26 weeks maximum
Terrorism Injury	$20,000 per Covered Person $200,000 Aggregate Limit
Tuition or Advice Expenses	$7,500
Unexpired Membership	$2,000
Visitors Benefit	$25,000 per Covered Person $100,000 Aggregate Limit
Work Experience	$5,000

Claims Administrator: Insurer

Policy Form: **MMA GROUP PA v5**

Endorsements: Endorsements, if applicable, are as specified herein.

Insurer: Chubb Insurance Australia Limited

ABN: 23 001 642 020

AFSL: 239687

Premium: As agreed

Participation: 100%

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

Scopes of Cover
The section of the Policy titled "Scopes of Cover" is amended as follows:

1. Options 1 – Options 6 are deleted in their entirety.

General Definitions
The section of the Policy titled "General Definitions" is amended as follows:

1. The definition of "Benefit Period" is deleted and replaced with the following:

   Benefit Period means the maximum period of time for which a benefit is payable under Events 40 and/or 41 (Weekly Benefits - Bodily Injury) as shown in the Placing Schedule.

2. The definition of "Excess Period" is deleted and replaced with the following:

   Excess Period means the period of time following the commencement of Events 40 and/or 41 (Weekly Benefits - Bodily Injury) giving rise to a claim during and for which no benefits are payable as specified in the Placing Schedule.

3. The definition of "Pre-Existing Condition" is deleted and replaced with the following:

   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 prior to becoming a Covered Person under the Policy; or
   b) the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware were caused by an underlying condition in the three (3) months prior to becoming a Covered Person under the Policy.

Part D – Bodily Injury or Sickness Resulting in Overseas Surgery
The section of the Policy titled "Part D – Bodily Injury or Sickness Resulting in Overseas Surgery" is deleted in its entirety.

Part E – Weekly Benefits
The section of the Policy titled "Part E – Weekly Benefits" is amended as follows:

1. The section titled "Weekly Benefits – Sickness" is deleted in its entirety.

2. The section of the Policy titled "Conditions applicable to Part E – Weekly Benefits" is amended as follows:
   a. Condition 2 is deleted in its entirety.
   b. Condition 4 is amended to as follows:
      i. Deleting the words "or Sickness" in sub-paragraph (a) and sub-paragraph (d);

ii. Deleting the words “or against Weekly Benefits – Sickness, as applicable” in sub-paragraph (c)(i); and
iii. Deleting the words “or Weekly Benefits – Sickness, as applicable” in sub-paragraph (c)(ii).

c. Condition 5 sub-paragraph (b) is amended to remove the words “or Weekly Benefits – Sickness”.
d. Condition 7 and Condition 8 are amended to remove the words “or Sickness”.
e. Condition 11 is amended to remove the words “and Weekly Benefits – Sickness”.

Additional Cover under the Policy

The section of the Policy titled “Additional Cover under the Policy” is amended as follows:

1. The Additional Benefit “Advanced Payment” is amended as follows:
   a. The words “or Sickness” are removed.
   b. The words “or 42” are removed.

2. The Additional Benefit titled “Cancer” is deleted in its entirety.

3. The Additional Benefit “Chauffeur Services” is amended as follows:
   a. The words “or Sickness” are deleted wherever they appear.
   b. The words “Events 40, 41, 42 or 43” are deleted and replaced with the words “Events 40 or 41”.

4. The Additional Benefit titled “Corporate Events” is deleted in its entirety.

5. The Additional Benefit “Escalation of Claim” is amended to delete the words “Events 40 to 43” and replace with the words “Events 40 to 41”.

6. The Additional Benefit titled “Overseas Bed Care” is deleted in its entirety.

7. The Additional Benefit “Reconstructive or Cosmetic Surgery” is amended by deleting the second paragraph and replacing it with the following:

   “The Reconstructive or Cosmetic Surgery Benefit will be payable only once with respect of any one (1) Accident”.

8. The Additional Benefit “Rehabilitation and Return to Work Assistance” is amended as follows:
   a. The words “or Sickness” are removed.
   b. The words “Events 40 to 43” are deleted and replaced with the words “Event 40 and/or 41”.

9. The Additional Benefit “Student Tutorial Costs” is amended to remove the words “or Sickness”.

10. The Additional Benefit “Tuition or Advice Expenses” is amended to remove the words “or Sickness”.

11. The Additional Benefit titled “Visitors Benefit” is deleted in its entirety.

12. The Additional Benefit titled “Work Experience” is deleted in its entirety.

General Conditions Applicable to the Policy
The section of the Policy titled "General Conditions Applicable to the Policy" is amended as follows:

1. Condition 5 is amended as follows:
    a. The words "Events 40 to 43" are deleted and replaced with the words "Events 40 to 41".
    b. The words "and Sickness" are removed.

Claims Conditions
The section of the Policy titled "Claims Conditions" is amended as follows:

1. Condition (1) is amended as follows:
    a. Sub-paragraph a) is amended to remove the words "or Sickness".

2. Condition (2) is amended as follows:
    a. The words "or Sickness" are removed.

General Exclusions Applicable to the Policy
The section of the Policy titled "General Exclusions Applicable to the Policy" is amended as follows:

1. The words "Bodily Injury or Sickness" are deleted from the preamble and replaced with "or Bodily Injury".

2. General Exclusion 4 is deleted and replaced with the following:

    4. Intentional self-injury, suicide, reckless misconduct or any attempt at suicide. This exclusion does not apply to the Insured or any Covered Person who is not the perpetrator of such act or who did not know or condone any such act, however in all cases an Insured cannot benefit under this Policy from such act of a Covered Person.

3. General Exclusion 10 is amended to delete the words "Bodily Injury or Sickness" and replace them with "or Bodily Injury" at each instance in the exclusion.

4. General Exclusion 12 is deleted in its entirety.

5. General Exclusion 15 is deleted and replaced with the following:

    15. Except for Part A – Lump Sum Benefits, there is no cover under the Policy for any loss, damage, liability, Event or Bodily Injury which is covered under any other insurance policy, health or medical scheme or Act of Parliament or is payable by any other source. We will however pay the difference between what is payable under the health or medical scheme or Act of Parliament or such other source and what the Insured or the Covered Person would be otherwise entitled to recover under the Policy, where permissible by law. To the extent permitted by the Insurance Contracts Act 1984 (Cth), if other valid and collectible insurance is available to cover any loss, damage, liability, Event or Bodily Injury also covered by this Policy, other than a Policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

6. The following additional General Exclusions are added:

16. Where a Covered Person either:
    a) being under the influence of alcohol, has recorded a blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%; or
    b) is under the influence of any other drug, unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice but not for the treatment of addiction to illegal drugs.

17. When the Covered Person is eighty-five (85) years of age or over. All cover with respect to a Covered Person shall cease upon their attaining eighty-five (85) years of age. This will not prejudice any entitlement to claim benefits which have arisen before a Covered Person has attained the age of eighty-five (85) years.

Further limitation to cover with respect to the age of the Covered Person applies as per the Age Limitations under the heading "General Provisions Applicable to the Policy" (below).

7. The "Sanctions limitation and exclusion clause" is deleted and replaced with the following:

   This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged. Chubb Insurance Australia Limited is a subsidiary of a US company and Chubb Limited, a NYSE listed company.

   Consequently, Chubb Insurance Australia Limited is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

General Provisions Applicable to the Policy

The section of the policy titled "General Provisions Applicable to the Policy" is amended as follows:

1. The section titled "Age Limitations" is deleted in its entirety and replaced with the following:

   1. In respect to each Covered Person aged seventy-five (75) years or over and under eighty (80) years at the time of loss:
      a) cover under Part A – Lump Sum Benefits, Events 1 - 19 is limited to a maximum of $50,000 or as otherwise shown in the Schedule, whichever is the lesser; and
      b) no benefit is payable under Part E – Weekly Benefits, Events 40 or 41 (Weekly Benefits - Bodily Injury).

      This will not prejudice any entitlement to claim benefits which have arisen before a Covered Person has attained the age of seventy-five (75) years.

   2. In respect to each Covered Person aged eighty (80) years or over and under eighty-five (85) years at the time of loss:

a) cover under Part A – Lump Sum Benefits, Events 1 - 19 is limited to a maximum of $25,000 or as otherwise shown in the Schedule, whichever is the lesser; and
b) no benefit is payable under Part E – Weekly Benefits, Events 40 or 41 (Weekly Benefits - Bodily Injury).

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of eighty (80) years.

3. In respect to each Covered Person aged eighty-five (85) years or over at the time of loss, there is no cover available under this Policy. This will not prejudice any entitlement to claim benefits which have arisen before a Covered Person has attained the age of eighty-five (85) years.

4. The maximum cover applicable under this Age Limitations provision/condition shall be multiplied by the percentage displayed against each Event in the Part A – Lump Sum Benefits, Table of Events 1 – 19.