Overseas Payment Summary M5378- All Travellers

Total Payments	**74,691.29**	**AUD**
GST	**0.00**	**AUD**

s47F [redacted]	5,217.79	0.00	CTM101746007	20307191/0001	Paid in SAP FI	25.09.2025
s47F [redacted]	15,412.00	0.00	CTM101746007	20307191/0002	Paid in SAP FI	25.09.2025
The Hon Anika WELLS MP	4,334.17	0.00	CTM101746054	20307192/0001	Paid in SAP FI	25.09.2025
The Hon Anika WELLS MP	13,668.34	0.00	CTM101746054	20307192/0002	Paid in SAP FI	25.09.2025
The Hon Anika WELLS MP	2,474.81	0.00	CTM102114623	20310420/0001	Paid in SAP FI	22.09.2025
The Hon Anika WELLS MP	13,949.26	0.00	CTM102114623	20310420/0002	Paid in SAP FI	22.09.2025
s47F [redacted]	2,629.31	0.00	CTM102114635	20310421/0001	Paid in SAP FI	22.09.2025
s47F [redacted]	14,906.76	0.00	CTM102114635	20310421/0002	Paid in SAP FI	22.09.2025
Total Ticket Payments	72,592.44	0.00				
Total Warrant Payments	65,995.68	0.00				

Travel Allowance Payments

Name	Amount	Type	Status	SAP Payment Date
The Hon Anika WELLS MP	504.00	Advance	Paid in SAP FI	17.09.2025
s47F [redacted]	320.00	Advance	Paid in SAP FI	17.09.2025
s47F [redacted]	240.00	Advance	Paid in SAP FI	17.09.2025
s47F [redacted]	320.00-	Advance	Paid in SAP FI	17.09.2025
Total TA Payments	744.00			

Equipment Allowance Payments

Name	Amount	Type	Status	SAP Payment Date
s47F [redacted]	430.00	Equipment	Paid in SAP FI	17.09.2025
Total TA Payments	430.00			

General Payments

Name	Amount	GST	SAP Supplier Name	Invoice Number	Status	SAP Payment Date
s47F [redacted]	712.00	0.00	s47F [redacted]	Passport	Paid in SAP FI	20.08.2025
s47F [redacted]	212.85	0.00	s47F [redacted]	Visa	Paid in SAP FI	05.09.2025
Total General Payments	924.85					

DFAT Payments

New York CG

Number	Date	Description	Local Currency	Exch Rate	Amount (AUD)	Account Description	Account Code
		Total DFAT Payments			0.00		
		Total Warrant Payments			13,930.55		

.

s22(1)

From: Overseas Travel <overseastravel@ipea.gov.au>
Sent: Tuesday, 19 August 2025 11:09 AM
To: s47F
Cc: s47F Online Safety International
Subject: RE: Ministerial Travel Inquiry: Meal Costs [SEC=OFFICIAL:Sensitive]

OFFICIAL:Sensitive

Good morning s47F

Apologies for the delayed response.

As outlined in section 59 of the *Parliamentary Expenses Resources Regulations 2017*, the international travel incidentals allowance is prescribed for each day (or part thereof) outside of Australia. The international travel incidentals allowances is $63.00 per day for a Member, and $40.00 per day for a Staff Member. An equipment allowance of $430.00 is also payable once every 3 years.

IPEA do not normally prescribe a meal allowance. For budgeting purposes, we encourage the use of the *ATO Reasonable Travel Allowances Taxation Determination TD 2023/3*.

I hope provides some clarification, but if you have any further questions or queries please reach out on +61 2 6215 3000 or overseastravel@ipea.gov.au.

Kind regards,
s22(1)

s22(1)
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X

The Independent Parliamentary Expenses Authority acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to Land, Waters and Community. We pay our respects to the people, the cultures, and the elders past, present and emerging.

From: s47F
Sent: Tuesday, 19 August 2025 10:05 AM
To: IPEA Enquiries ; Overseas Travel
Cc: s47F Online Safety International
Subject: RE: Ministerial Travel Inquiry: Meal Costs [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

OFFICIAL:Sensitive

Good morning oversees team,

If it's possible, we would appreciate a response for meals and incidentals costing by **COB today at the latest** as the deadline to get our request to the PMO is the 22 of August.

Appreciate your assistance with this request.

Kind regards,

s47F [redacted]
Policy Officer • International Engagement • Digital Platforms, International & Policy Branch

OFFICIAL:Sensitive

OFFICIAL: Sensitive

From: IPEA Enquiries <Enquiries@ipea.gov.au>
Sent: Monday, 18 August 2025 9:17 AM
To: Overseas Travel <overseastravel@ipea.gov.au>
Cc: s47F [redacted]
s47F [redacted] Online Safety International <OnlineSafetyInternational@infrastructure.gov.au>
Subject: FW: Ministerial Travel Inquiry: Meal Costs [SEC=OFFICIAL:Sensitive]

You don't often get email from enquiries@ipea.gov.au. Learn why this is important

OFFICIAL: Sensitive

OFFICIAL:Sensitive

Good morning overseas team

Grateful if you could please assist s47F [redacted] with the below query.

Warm regards

s22(1) [redacted]
Team Leader, Client Services Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: enquiries@ipea.gov.au

W: www.ipea.gov.au
Social: LinkedIn / X

OFFICIAL: Sensitive

From: s47F [redacted]
Sent: Friday, 15 August 2025 5:42 PM
To: IPEA Enquiries <Enquiries@ipea.gov.au>
Cc: s47F [redacted]
s47F [redacted]; Online Safety International <OnlineSafetyInternational@infrastructure.gov.au>
Subject: Ministerial Travel Inquiry: Meal Costs [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

OFFICIAL:Sensitive

Good evening,

As you may be aware, the Hon Anika Wells MP, Minister for Communications and Minister for Sports, is planning on travelling to New York for the United Nations General Assembly High-level Week in late September.

We are currently preparing the PMO pack and would appreciate if you could provide **costings for meals and incidentals for the Minister and 1 staff member**. As the exact number of days they are planning on travelling for is still unclear, we would appreciate the **cost on a per day basis**.

If you could please supply this **by COB Monday 18 August**, that would be much appreciated.

Kind regards,

s47F [redacted]
Policy Officer • International Engagement • Digital Platforms, International & Policy Branch
Digital Platforms, Safety & Classification Division
s47F [redacted]
s47F [redacted]
GPO Box 594 Canberra, ACT 2601
AUSTRALIA • AUSTRALIE • 澳大利亚 • Австралия • أستراليا

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
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infrastructure.gov.au

I acknowledge the traditional custodians of this land on which we meet, work and live.
I recognise and respect their continuing connection to the land, waters and communities.
I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islander people.

OFFICIAL:Sensitive

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----

s22(1) [redacted]

From: s47F [redacted]
Sent: Tuesday, 9 September 2025 12:38 PM
To: s47F [redacted] Overseas Travel
Cc: s47F [redacted]
Subject: CM: PMOS Visit to USA, s22(1) [redacted] - 20 September to 1 October 2025 [SEC=OFFICIAL:Sensitive]
Attachments: s22(1) [redacted]; 03. IPEA Party list (Combined) - Visit to USA, s22(1) [redacted].pdf

Categories: Approvals

OFFICIAL: Sensitive

Good afternoon,

s22(1) [redacted]

Also attached is current party list reflective of the whole visit. You will note Minister Wong, Minister Bowen and Minister Wells are all travelling to the US in support of the Prime Minister's attendance at UNGA High Level week.

s22(1) [redacted]

Please let us know if you have any queries.

Thanks,
s47F [redacted]

s47F [redacted]
Protocol and International Visits Branch

Department of the Prime Minister and Cabinet
s47F [redacted]

The Department of the Prime Minister and Cabinet (PM&C) would like to acknowledge the Traditional Custodians of Country throughout Australia and their continuing spiritual, social and cultural relationship with the land, waters, skies and community. We pay our respects to their Elders past and present, and to their community leaders, and extend that respect to all Aboriginal and Torres Strait Islander peoples.

s22(1)

[redacted]

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s22(1)

[redacted]

s22(1)

[redacted]

PRIME MINISTER'S OVERSEAS VISIT TO THE UNITED STATES OF AMERICA (UNGA), s22(1) [redacted]

s22(1) [redacted]

OFFICIAL PARTY as at 9 SEPTEMBER 2025

The Honourable Anthony Albanese MP
Prime Minister of Australia

s47F [redacted]

≠ Senator the Honourable Penny Wong
Minister for Foreign Affairs

^ The Honourable Chris Bowen MP
Minister for Climate Change and Energy

^ The Honourable Anika Wells MP
Minister for Comunications and Minister for Sport

s22(1) [redacted]

≠ Travels independently to New York
^ Travels with party to New York then returns independently

s22(1) [redacted]

s22(1)

[redacted]

Office of the Minister for Communications and Minister for Sport

^ s47F [redacted]

s22(1) [redacted]

^ Travels with party to New York then returns independently

s22(1)

From: Overseas Travel <overseastravel@ipea.gov.au>
Sent: Tuesday, 9 September 2025 3:32 PM
To: CTM IPEA
Subject: RE: Flights for Minister Wells and adviser NY [SEC=OFFICIAL:Sensitive, ACCESS=Personal-Privacy]

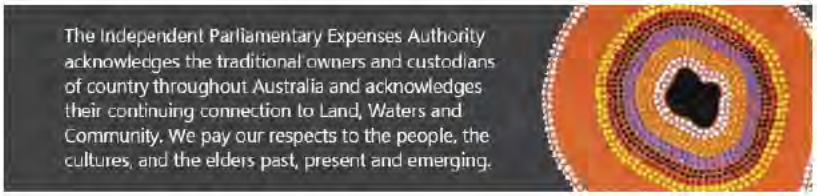
OFFICIAL:Sensitive
Personal Privacy

Hi s47F

Yes, please go ahead with ticketing based on the Department of Infrastructures acceptance of liability for costs should the trip not be approved by the PM.

Kind regards
s47F

s47F
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



From: CTM IPEA
Sent: Tuesday, 9 September 2025 3:28 PM
To: Overseas Travel
Subject: Fw: Flights for Minister Wells and adviser NY [SEC=OFFICIAL:Sensitive, ACCESS=Personal-Privacy]

Hello Team,

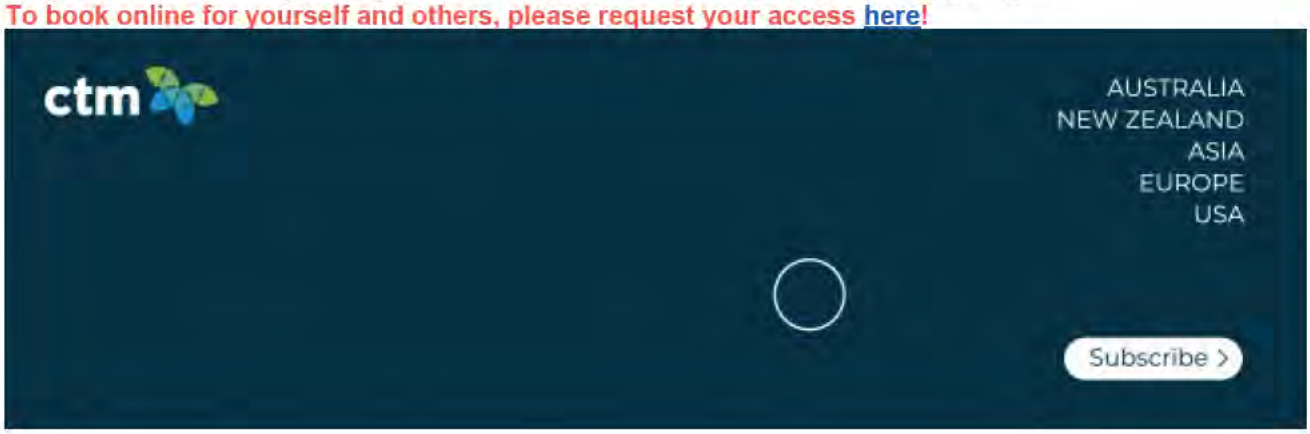
Are we able to proceed with ticking flights for Minister Wells?

Many Thanks,

s47F

CTM Travel Team

p | 1800 187 584 | +61 2 8286 7499 e | ipea@travelctm.com w | travelctm.com
Corporate Travel Management | Parliament House, Parliament Dr, Canberra ACT 2600
To book online for yourself and others, please request your access here!



From: s47F [redacted]
Sent: Tuesday, 9 September 2025 1:42 PM
To: overseastravel@ipea.gov.au <overseastravel@ipea.gov.au>
Cc: CTM IPEA <IPEA@travelctm.com>; s47F [redacted] Online Safety International <OnlineSafetyInternational@infrastructure.gov.au>
Subject: Flights for Minister Wells and adviser NY [SEC=OFFICIAL:Sensitive, ACCESS=Personal-Privacy]

OFFICIAL: Sensitive // Personal-Privacy

OFFICIAL:Sensitive, Personal-Privacy

Hello

With regard to the attached flights for Minister Wells and s47F [redacted] – the Department accepts financial liability for any cancellation and no show fees (noting my understanding is the fare rules state *Cancellations are permitted with full refund.)*

Please proceed with booking.

Kind regards
s47F [redacted]

s47F [redacted]
Director • International Engagement • Digital Platforms, International and Policy Branch
Digital Platforms, Safety and Classification Division
s47F [redacted]
GPO Box 594 Canberra, ACT 2601

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I would like to acknowledge the traditional custodians of this land on which we meet, work and live.
I recognise and respect their continuing connection to the land, waters and communities.
I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

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s22(1) [redacted]

From: CTM IPEA <IPEA@travelctm.com>
Sent: Tuesday, 9 September 2025 4:47 PM
To: s47F [redacted]
Cc: s47F [redacted] Online Safety International; s47F [redacted] Overseas Travel
Subject: Re: Flights for Minister Wells and adviser NY [SEC=OFFICIAL:Sensitive, ACCESS=Personal-Privacy]
Attachments: s22(1) [redacted] -s47F [redacted] -Itinerary-&-Costing---Full.pdf; s22(1) [redacted] -WELLS_ANIKA-MS-Itinerary-&-Costing---Full.pdf

Hello s47F [redacted]

Thank you for providing this. We have ticketed the NYC to BNE/MEL flights for both travellers and the itineraries are attached.

As discussed - below is an option for the 20SEP to fly from Sydney to New York. We have not yet held seats - we will await your request to do so. The fare would be fully refundable and we would have until 15SEP to issue tickets. Please let us know if you would like for us to hold seats for both passengers.

Trip Prop

Flight Option 1
Sat, Sep 20

SYD Sydney **- JFK** New York Jfk

Qantas Airways QF 3

SYD · Sydney
Sep 20, 09:10

JFK · New York Jfk
Sep 20, 16:20

Business · 1345 Miles
Seats: N/A **Aircraft:** Boeing 787-9 Jet **Meal:** Hot piece(s)

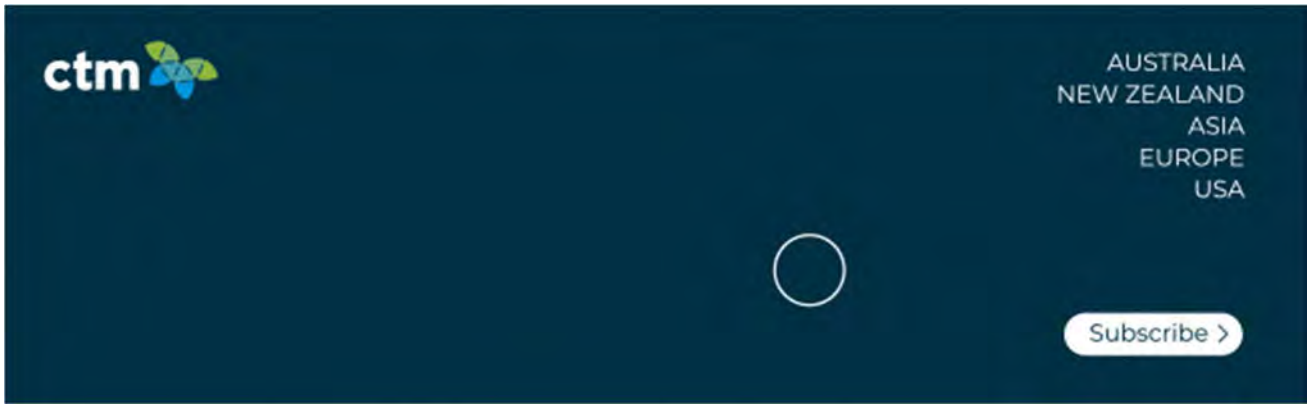
Stop(s): AKL - AUCKLAND, NEW ZEALAND (2:10 PM - 4:25 PM)

	Base Fare	Taxes/Fees	Per Passenger	#
Adult	13263.00	237.99	13500.99	x 1
Total Price AUD	**13263.00**	**237.99**	**13500.99**	

Many Thanks,

s47F [redacted]

CTM Travel Team
p | 1800 187 584 | +61 2 8286 7499 e | ipea@travelctm.com w | travelctm.com
Corporate Travel Management | Parliament House, Parliament Dr, Canberra ACT 2600
To book online for yourself and others, please request your access here!



From: s47F [redacted]
Sent: Tuesday, 9 September 2025 4:15 PM
To: CTM IPEA
Cc: s47F [redacted] ; Online Safety International ; s47F [redacted] overseastravel@ipea.gov.au
Subject: RE: Flights for Minister Wells and adviser NY [SEC=OFFICIAL:Sensitive, ACCESS=Personal-Privacy]

OFFICIAL: Sensitive // Personal-Privacy

OFFICIAL:Sensitive, Personal-Privacy

Hi s47F [redacted]
Please see a copy of s47F [redacted] passport as discussed.
I will call you back now regarding logistics.
Many thanks,
s47F [redacted]
Policy Officer • International Engagement • Digital Platforms, International & Policy Branch

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From: s47F [redacted]
Sent: Tuesday, 9 September 2025 1:43 PM
To: overseastravel@ipea.gov.au
Cc: CTM IPEA ; s47F [redacted] ; s47F [redacted] ; Online Safety International
Subject: Flights for Minister Wells and adviser NY [SEC=OFFICIAL:Sensitive, ACCESS=Personal-Privacy]

OFFICIAL: Sensitive // Personal-Privacy

OFFICIAL:Sensitive, Personal-Privacy

Hello
With regard to the attached flights for Minister Wells and s47F [redacted] – the Department accepts financial liability for any cancellation and no show fees (noting my understanding is the fare rules state *Cancellations are permitted with full refund.)*
Please proceed with booking.
Kind regards
s47F [redacted]

s47F [redacted]
Director • International Engagement • Digital Platforms, International and Policy Branch
Digital Platforms, Safety and Classification Division
s47F [redacted]
s47F [redacted]
GPO Box 594 Canberra, ACT 2601

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Tuesday 09 September 2025 16:09 - Sydney, NSW

Itinerary for
WELLS/ANIKA HON

Booking Number:	
PNR Reference:	WGQPAK
Consultant:	
Booked By:	s47F
Departure Date:	25 Sep 25
Debtor:	Independent Parliamentary Expenses Authority (IPEA)
Return Date:	27 Sep 25

CTM CONTACT INFORMATION

Should you require assistance with booking changes or amendments, please contact CTM 24/7 on the following numbers:

Within Australia - 1800 187 584
Outside Australia - +61 2 8286 7499
Email: ipea@travelctm.com

PLEASE CHECK YOUR ITINERARY

Please check your itinerary is correct and contact CTM for any changes.

E-TICKETS

E-TICKET QF

ELECTRONIC TICKET RECORD

INV : I.0022129349 PNR: WGQPAK

TKT: s22(1) ISSUED : 09SEP25 IATA : 02355802

NAME: WELLS/ANIKA HON FF : s47F

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	QF	3156	C	25SEP	JFKLAX	16:29	OK	CZW0UUQ4	OPEN
2	QF	0094	C	25SEP	LAXMEL	21:50	OK	CZW0UUQ4	OPEN

Endorsements:

****

Date	Service	Details		
Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF3156
		Departure Date:	**Thu 25 Sep 25 at 16:29**	JOHN F KENNEDY, NY
		Arrival Date:	**Thu 25 Sep 25 at 19:34**	LOS ANGELES, CA
		Aircraft:	Airbus Jet	
		Class:	C - Business	
		Stops:	Non-Stop	
		Airline Reference:	EULXGG	
		Code Share:	AMERICAN AIRLINES	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	JOHN F KENNEDY, NY (TERMINAL - TERMINAL 8) LOS ANGELES, CA (TERMINAL -), Dept Time 25-09-2025 16:29, Arrival Time 25-09-2025 19:34 - Travelling time: 6 hrs 5 mins - Meal Service: Meals	

Corporate Travel Management
Level 13, 255 Elizabeth Street
Sydney NSW 2000
Afterhours 61 2 8286 7499
Australia

Tel: 02 8286 7499
Toll Free: 1800 187 584
Emergency: +61 2 8286 7499

Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0094
		Departure Date:	**Thu 25 Sep 25 at 21:50**	LOS ANGELES, CA
		Arrival Date:	**Sat 27 Sep 25 at 06:45**	MELBOURNE, AUSTRALIA
		Aircraft:	Airbus A380-800	
		Class:	C - Business	
		Stops:	Non-Stop	
		Airline Reference:	EULXGG	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	LOS ANGELES, CA (TERMINAL - TOM BRADLEY INTL) MELBOURNE, AUSTRALIA (TERMINAL - TERMINAL 2), Dept Time 25-09-2025 21:50, Arrival Time 27-09-2025 06:45 - Travelling time: 15 hrs 55 mins - Meal Service: H, Refreshment	
		Seats:	12A - WELLS/ANIKA HON	
	Comment	**New York to Melbourne QF3156 QF94**		
		Notes:	Changes are permitted without fee - fare and tax difference must be paid Cancellations are permitted for full refund No Show is permitted - $800 USD Fee plus any fare and tax differences	

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

WELLS/ANIKA HON s47F [redacted]

Ticket Numbers

s22(1) [redacted] - WELLS/ANIKA HON - ADULT - JFK-LAX-MEL

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	QF - C - Business s22(1) [redacted] - 09 Sep 25 - ADULT 25 Sep 25 JOHN F KENNEDY- LOS ANGELES- MELBOURNE	17903.00	99.51	0.00	18002.51
	Due	**17903.00**	**99.51**	**0.00**	**18002.51**
	Total Booking Cost Inc Pay Direct			**0.00**	**18002.51**

Final Ticket Date: 25 Aug 25

Corporate Travel Management
Level 13, 255 Elizabeth Street
Sydney NSW 2000
Afterhours 61 2 8286 7499
Australia

Tel: 02 8286 7499
Toll Free: 1800 187 584
Emergency: +61 2 8286 7499

Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

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https://www.travelctm.com/global-privacy-policy/

Travel Advice

For both domestic and international travel we recommend travellers familiarise themselves with destination and supplier policies regarding health and safety requirements. This may include border restrictions, travel permits and vaccination or testing information.

For international travel it is the passenger's responsibility to contact the Department of Foreign Affairs and Trade (DFAT) or visit their website at https://www.smartraveller.gov.au for general travel advice, as well as specific destination advice (including safety alert levels).

CTM's Risk Hub tool can support travel arrangers and travellers in finding the latest and most reliable travel and health intelligence. For more information on CTM's travel tools, visit https://au.travelctm.com/technology.

For other general enquiries relating to CTM or our booking tool, visit our FAQs page on our website here: https://au.travelctm.com/ctm-customer-faqs.

UK Electronic Travel Authorisation (ETA) Requirements

Beginning January 2025, citizens from many countries, including Australia & New Zealand, will need to have an approved Electronic Travel Authorisation (ETA) before visiting the UK. This requirement applies to both business and leisure travellers and must be completed and approved online prior to departure.
The ETA is part of the UK's digital visa waiver program, and all travellers should ensure they meet entry requirements, including having a valid passport.
For more information and to apply, please visit the official UK Government website: Apply for an electronic travel authorisation (ETA) - GOV.UK
Please ensure you review these requirements in advance of your travel date.

INTERNATIONAL FLIGHTS: E-TICKET

If you are travelling on an Electronic Ticket (E-Ticket) on an International Flight you MUST have a copy of your electronic ticket plus your current passport. Failure to have either of these could result in you experiencing long delays at check in or denied boarding.

INTERNATIONAL FLIGHTS: IMPORTANT TRAVEL INFORMATION

PRICES:
Prices are inclusive of GST where applicable. Prices are subject to change at anytime until booking is paid in full and documentation issued. As much notice as possible will be given in the event of price increases.
FOREIGN CURRENCY:
If your flight was paid in foreign currency, the amount on your itinerary/invoice may vary to your credit card statement. This is due to the fare amount and taxes being based on the current exchange rate at the time of booking creation.
AIRPORT TAXES:
Departure and security taxes are mandatory. Any taxes that are payable prior to your departure will be factored into your travel booking cost. There may be additional taxes which are payable throughout your journey. Please ask for further details.
CANCELLATION AND AMENDMENT FEES:
Cancellations may incur charges. Please refer to your consultant for more information.
TRAVEL WARNINGS / DFAT:
We strongly recommend that you refer to www.smartraveller.gov.au or www.dfat.gov.au in regards to any travel warnings which may be posted for the country you are due to visit. As these constantly change it is the travellers responsibility to ensure they are fully briefed and aware before travelling.

PASSPORT / VISA + HEALTH Information

- It is important to advise your name as it appears on your passport. Failure to do so will result in you being denied boarding of your flight.
- All travellers must have a valid passport and many countries require at least 6 months validity from the date of entry and two clear adjacent pages. Failure to comply may result in you being denied boarding of the aircraft or entry into the country you are visiting.
- Advise your consultant if you are not travelling on an Australian Passport as a re-entry visa to Australia may be applicable.
- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
- It is your responsibility to ensure you have read and understood all above conditions. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be your sole responsibility.

Limits on Powders and Liquids for International flights

Liquid, Gel, Aerosol and Powder Restrictions for International Flights, Domestic Australian Flights Leaving from an International Terminal & Flights Entering the US:
For a comprehensive guide to these new Australian Government restrictions and a list of organic and inorganic powders examples please see https://www.homeaffairs.gov.au/about-us/what-we-do/travelsecure/carry-on-baggage
For more information on new TSA powder restrictions for carry-on luggage on all flights to the United States please see: https://www.tsa.

Corporate Travel Management
Level 13, 255 Elizabeth Street
Sydney NSW 2000
Afterhours 61 2 8286 7499
Australia

Tel: 02 8286 7499
Toll Free: 1800 187 584
Emergency: +61 2 8286 7499

Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

gov/travel/security-screening/whatcanibring/all

IATA

Transportation and other services provided by the carrier are subject to conditions of contract and other important notices which are delivered with this itinerary/receipt and form part of the nearest office of the issuing airline or travel agent to obtain a copy prior to the commencement of your trip. Notice if the passenger's journey involves an ultimate destination or stop in a country other than the country of departure the Warsaw convention may be applicable and the convention governs and in most cases limits the liability of carriers for death or personal injury and in respect of loss or damage to baggage.

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Tuesday 09 September 2025 16:43 - Sydney, NSW

Itinerary for
s47F

Booking Number:
PNR Reference: SBASUC
Consultant:
Booked By: s47F
Departure Date: 25 Sep 25
Debtor: Independent Parliamentary Expenses Authority (IPEA)
Return Date: 27 Sep 25

CTM CONTACT INFORMATION

Should you require assistance with booking changes or amendments, please contact CTM 24/7 on the following numbers:

Within Australia - 1800 187 584
Outside Australia - +61 2 8286 7499
Email: ipea@travelctm.com

PLEASE CHECK YOUR ITINERARY

Please check your itinerary is correct and contact CTM for any changes.

E-TICKETS

E-TICKET QF

ELECTRONIC TICKET RECORD

INV : I.0022129891 PNR: SBASUC

TKT: s22(1) ISSUED : 09SEP25 IATA : 02355802

NAME: s47(F) FF : s47F

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	QF	3156	J	25SEP	JFKLAX	16:29	OK	JZW0UUQ4	OPEN
2	QF	0016	J	25SEP	LAXBNE	21:35	OK	JZW0UUQ4	OPEN

Endorsements:

****

Date	Service	Details		
Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF3156
		Departure Date:	**Thu 25 Sep 25 at 16:29**	JOHN F KENNEDY, NY
		Arrival Date:	**Thu 25 Sep 25 at 19:34**	LOS ANGELES, CA
		Aircraft:	Airbus Jet	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	EUN2CV	
		Code Share:	AMERICAN AIRLINES	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	JOHN F KENNEDY, NY (TERMINAL - TERMINAL 8) LOS ANGELES, CA (TERMINAL -), Dept Time 25-09-2025 16:29, Arrival Time 25-09-2025 19:34 - Travelling time: 6 hrs 5 mins - Meal Service: Meals	

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Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0016
		Departure Date:	**Thu 25 Sep 25 at 21:35**	LOS ANGELES, CA
		Arrival Date:	**Sat 27 Sep 25 at 05:25**	BRISBANE, AUSTRALIA
		Aircraft:	Airbus A330-200	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	EUN2CV	
		Status:	Confirmed	
		Baggage:	2 pieces	

Details: LOS ANGELES, CA (TERMINAL - TOM BRADLEY INTL) BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL), Dept Time 25-09-2025 21:35, Arrival Time 27-09-2025 05:25 - Travelling time: 14 hrs 50 mins - Meal Service: H, Refreshment

Comment **New York to Melbourne QF3156 QF16**

Notes: Changes are permitted without fee - fare and tax difference must be paid
Cancellations are permitted for full refund
No Show is permitted - $800 USD Fee plus any fare and tax differences

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

s47F [redacted]

s47F [redacted]

Ticket Numbers

TKT QF s47F [redacted] ADULT - JFK-LAX-BNE

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	QF - J - Business Class s22(1) [redacted] - 09 Sep 25 - ADULT 25 Sep 25 JOHN F KENNEDY- LOS ANGELES- BRISBANE	20523.00	106.79	0.00	20629.79
	Due	**20523.00**	**106.79**	**0.00**	**20629.79**
	Total Booking Cost Inc Pay Direct			**0.00**	**20629.79**

Final Ticket Date: 25 Aug 25

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https://www.travelctm.com/global-privacy-policy/

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For international travel it is the passenger's responsibility to contact the Department of Foreign Affairs and Trade (DFAT) or visit their website at https://www.smartraveller.gov.au for general travel advice, as well as specific destination advice (including safety alert levels).

CTM's Risk Hub tool can support travel arrangers and travellers in finding the latest and most reliable travel and health intelligence. For more information on CTM's travel tools, visit https://au.travelctm.com/technology.

For other general enquiries relating to CTM or our booking tool, visit our FAQs page on our website here: https://au.travelctm.com/ctm-customer-faqs.

UK Electronic Travel Authorisation (ETA) Requirements

Beginning January 2025, citizens from many countries, including Australia & New Zealand, will need to have an approved Electronic Travel Authorisation (ETA) before visiting the UK. This requirement applies to both business and leisure travellers and must be completed and approved online prior to departure.
The ETA is part of the UK's digital visa waiver program, and all travellers should ensure they meet entry requirements, including having a valid passport.
For more information and to apply, please visit the official UK Government website: Apply for an electronic travel authorisation (ETA) - GOV.UK
Please ensure you review these requirements in advance of your travel date.

INTERNATIONAL FLIGHTS: E-TICKET

If you are travelling on an Electronic Ticket (E-Ticket) on an International Flight you MUST have a copy of your electronic ticket plus your current passport. Failure to have either of these could result in you experiencing long delays at check in or denied boarding.

INTERNATIONAL FLIGHTS: IMPORTANT TRAVEL INFORMATION

PRICES:
Prices are inclusive of GST where applicable. Prices are subject to change at anytime until booking is paid in full and documentation issued. As much notice as possible will be given in the event of price increases.
FOREIGN CURRENCY:
If your flight was paid in foreign currency, the amount on your itinerary/invoice may vary to your credit card statement. This is due to the fare amount and taxes being based on the current exchange rate at the time of booking creation.
AIRPORT TAXES:
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CANCELLATION AND AMENDMENT FEES:
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TRAVEL WARNINGS / DFAT:
We strongly recommend that you refer to www.smartraveller.gov.au or www.dfat.gov.au in regards to any travel warnings which may be posted for the country you are due to visit. As these constantly change it is the travellers responsibility to ensure they are fully briefed and aware before travelling.

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- Advise your consultant if you are not travelling on an Australian Passport as a re-entry visa to Australia may be applicable.
- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
- It is your responsibility to ensure you have read and understood all above conditions. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be your sole responsibility.

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For a comprehensive guide to these new Australian Government restrictions and a list of organic and inorganic powders examples please see https://www.homeaffairs.gov.au/about-us/what-we-do/travelsecure/carry-on-baggage
For more information on new TSA powder restrictions for carry-on luggage on all flights to the United States please see: https://www.tsa.

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gov/travel/security-screening/whatcanibring/all

IATA

Transportation and other services provided by the carrier are subject to conditions of contract and other important notices which are delivered with this itinerary/receipt and form part of the nearest office of the issuing airline or travel agent to obtain a copy prior to the commencement of your trip. Notice if the passenger's journey involves an ultimate destination or stop in a country other than the country of departure the Warsaw convention may be applicable and the convention governs and in most cases limits the liability of carriers for death or personal injury and in respect of loss or damage to baggage.

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Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

s22(1) [redacted]

From: CTM IPEA <IPEA@travelctm.com>
Sent: Wednesday, 10 September 2025 2:53 PM
To: Overseas Travel
Subject: Re: Flights for Minister Wells and adviser NY [SEC=OFFICIAL]
Attachments: s22(1) [redacted] -s47F [redacted] -Itinerary-&-Costing---Full (1).pdf; s22(1) [redacted] -WELLS_ANIKA-MS-Itinerary-&-Costing---Full (1).pdf

Hello s47F [redacted]

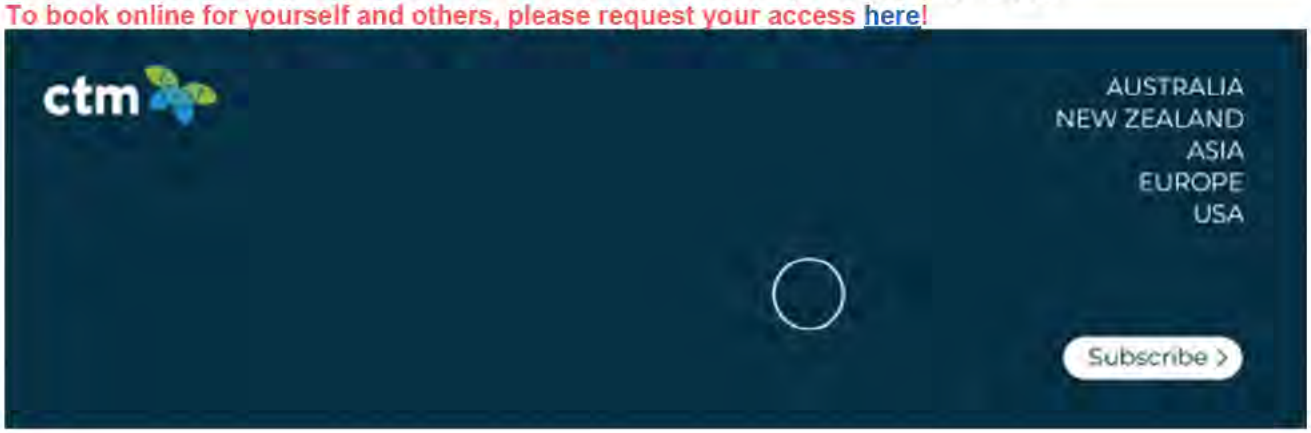
No problem at all - the tickets have been issued.

This has been issued as two one ways at the request of the department - they are fairly certain that one of the tickets will not be required and will cancel in due course.

Many Thanks,

s47F [redacted]

CTM Travel Team
p | 1800 187 584 | +61 2 8286 7499 e | ipea@travelctm.com w | travelctm.com
Corporate Travel Management | Parliament House, Parliament Dr, Canberra ACT 2600
To book online for yourself and others, please request your access here!



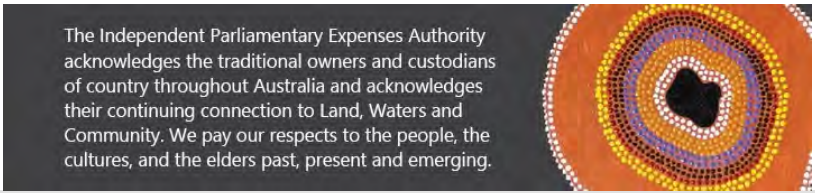
From: Overseas Travel
Sent: Wednesday, 10 September 2025 2:01 PM
To: CTM IPEA
Subject: RE: Flights for Minister Wells and adviser NY [SEC=OFFICIAL]

OFFICIAL

Hi s47F [redacted]
Yes, please go ahead with ticketing based on Infrastructure's confirmation they will accept liability of costs should the travel not be approved by the Prime Minister.
If you require any further information, please do not hesitate to contact IPEA on 02 6215 3000 or overseastravel@ipea.gov.au.
Kind regards,

s47F [redacted] – Travel Expenses and Contract Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000

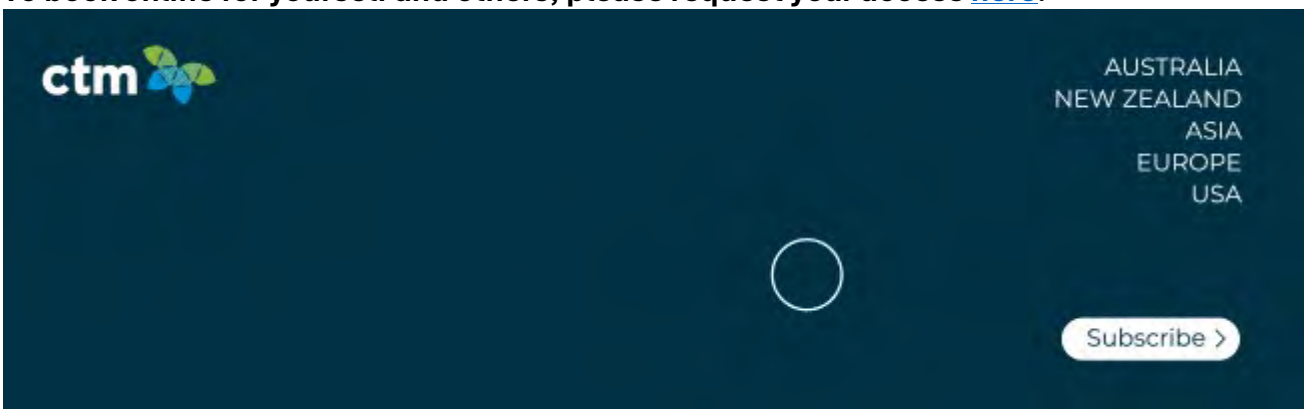
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



From: CTM IPEA
Sent: Wednesday, 10 September 2025 1:29 PM
To: Overseas Travel
Subject: Fw: Flights for Minister Wells and adviser NY [SEC=OFFICIAL]

Hello Team,
Are we able to proceed with ticketing Brisbane to New York on the itineraries?
Many Thanks,
s47F [redacted]

CTM Travel Team
p | 1800 187 584 | +61 2 8286 7499 e | ipea@travelctm.com w | travelctm.com
Corporate Travel Management | Parliament House, Parliament Dr, Canberra ACT 2600
To book online for yourself and others, please request your access here!



From: s47F [redacted]
Sent: Wednesday, 10 September 2025 11:14 AM
To: overseastravel@ipea.gov.au <overseastravel@ipea.gov.au>
Cc: CTM IPEA <IPEA@travelctm.com>; s47F [redacted] Online Safety International <OnlineSafetyInternational@infrastructure.gov.au>
Subject: Flights for Minister Wells and adviser NY [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Hello
With regard to the attached flights for Minister Wells and s47F [redacted] – the Department accepts financial liability for any cancellation and no show fees (noting my understanding is the fare rules state *Cancellations are permitted with full refund.)*
Please proceed with booking.
Kind regards
s47F [redacted]

s47F [redacted]
Director • International Engagement • Digital Platforms, International and Policy Branch
Digital Platforms, Safety and Classification Division

s47F [redacted]
GPO Box 594 Canberra, ACT 2601
Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
CONNECTING AUSTRALIANS • ENRICHING COMMUNITIES • EMPOWERING REGIONS

infrastructure.gov.au

I would like to acknowledge the traditional custodians of this land on which we meet, work and live.
I recognise and respect their continuing connection to the land, waters and communities.
I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

OFFICIAL

OFFICIAL

CAUTION: This e-mail originated from **OUTSIDE** the organization. Please do not click links or open attachments from an unknown or suspicious origin.

Be careful with this message
External email. Do not click links or open attachments unless you recognise the sender and know the content is safe.

CAUTION: This e-mail originated from **OUTSIDE** the organization. Please do not click links or open attachments from an unknown or suspicious origin.

Wednesday 10 September 2025 14:49 - Sydney, NSW

Itinerary for
s47F

Booking Number:	s22(1)
PNR Reference:	EXEHVA, SBASUC
Consultant:	s47F
Booked By:	s47F
Departure Date:	20 Sep 25
Debtor:	Independent Parliamentary Expenses Authority (IPEA)
Return Date:	27 Sep 25

CTM CONTACT INFORMATION

Should you require assistance with booking changes or amendments, please contact CTM 24/7 on the following numbers:

Within Australia - 1800 187 584
Outside Australia - +61 2 8286 7499
Email: ipea@travelctm.com

PLEASE CHECK YOUR ITINERARY

Please check your itinerary is correct and contact CTM for any changes.

E-TICKETS

E-TICKET QF

ELECTRONIC TICKET RECORD

INV : I.0022129891 PNR: SBASUC

TKT: s22(1) ISSUED : 09SEP25 IATA : 02355802

NAME: s47F FF : s47F

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	QF	3156	J	25SEP	JFKLAX	16:29	OK	JZW0UUQ4	OPEN
2	QF	0016	J	25SEP	LAXBNE	21:35	OK	JZW0UUQ4	OPEN

Endorsements:

****

E-TICKET QF

ELECTRONIC TICKET RECORD

INV : I.0022137371 PNR: EXEHVA

TKT: s22(1) ISSUED : 10SEP25 IATA : 02355802

NAME: s47F FF : s47F

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	QF	0119	J	20SEP	BNEAKL	08:40	OK	JZW0EUQ1	OPEN
2	QF	0003	J	20SEP	AKLJFK	16:25	OK	JZW0EUQ1	OPEN

Endorsements:

****

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Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

Date	Service	Details		
Saturday 20 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0119
		Departure Date:	**Sat 20 Sep 25 at 08:40**	BRISBANE, AUSTRALIA
		Arrival Date:	**Sat 20 Sep 25 at 13:45**	AUCKLAND, NEW ZEALAND
		Aircraft:	BOEING 787-900	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	FP9VNT	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL) AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL), Dept Time 20-09-2025 08:40, Arrival Time 20-09-2025 13:45 - Travelling time: 3 hrs 5 mins - Meal Service: H	
		Passengers:	s47F	
Saturday 20 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0003
		Departure Date:	**Sat 20 Sep 25 at 16:25**	AUCKLAND, NEW ZEALAND
		Arrival Date:	**Sat 20 Sep 25 at 16:20**	JOHN F KENNEDY, NY
		Aircraft:	BOEING 787-900	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	FP9VNT	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL) JOHN F KENNEDY, NY (TERMINAL - TERMINAL 8), Dept Time 20-09-2025 16:25, Arrival Time 20-09-2025 16:20 - Travelling time: 15 hrs 55 mins - Meal Service: H, Refreshment	
		Passengers:	s47F	
	Comment	**Brisbane to New York QF119 QF3**		
		Notes:	Changes are permitted without fee - fare and tax difference must be paid Cancellations are permitted for full refund No Show is permitted - $800 USD Fee plus any fare and tax differences	
Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF3156
		Departure Date:	**Thu 25 Sep 25 at 16:29**	JOHN F KENNEDY, NY
		Arrival Date:	**Thu 25 Sep 25 at 19:34**	LOS ANGELES, CA
		Aircraft:	Airbus Jet	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	EUN2CV	
		Code Share:	AMERICAN AIRLINES	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	JOHN F KENNEDY, NY (TERMINAL - TERMINAL 8) LOS ANGELES, CA (TERMINAL -), Dept Time 25-09-2025 16:29, Arrival Time 25-09-2025 19:34 - Travelling time: 6 hrs 5 mins - Meal Service: Meals	
		Passengers:	s47F	

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Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0016
		Departure Date:	**Thu 25 Sep 25 at 21:35**	LOS ANGELES, CA
		Arrival Date:	**Sat 27 Sep 25 at 05:25**	BRISBANE, AUSTRALIA
		Aircraft:	Airbus A330-200	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	EUN2CV	
		Status:	Confirmed	
		Baggage:	2 pieces	

Details: LOS ANGELES, CA (TERMINAL - TOM BRADLEY INTL) BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL), Dept Time 25-09-2025 21:35, Arrival Time 27-09-2025 05:25 - Travelling time: 14 hrs 50 mins - Meal Service: H, Refreshment

Passengers: s47F [redacted]

Comment **New York to Brisbane QF3156 QF16**

Notes: Changes are permitted without fee - fare and tax difference must be paid
Cancellations are permitted for full refund
No Show is permitted - $800 USD Fee plus any fare and tax differences

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

s47F [redacted] s47F [redacted]

Ticket Numbers

TKT QF s47F [redacted] - ADULT - JFK-LAX-BNE

TKT QF s47F [redacted] - ADULT - BNE-AKL-JFK

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	QF - J - Business Class s47F [redacted] s22(1) [redacted] - 09 Sep 25 - ADULT 25 Sep 25 JOHN F KENNEDY- LOS ANGELES- BRISBANE	20523.00	106.79	0.00	20629.79
Ticket	QF - J - Business Class s47F [redacted] s22(1) [redacted] - 10 Sep 25 - ADULT 20 Sep 25 BRISBANE- AUCKLAND- JOHN F KENNEDY	13441.00	240.69	0.00	13681.69
	Due	**33964.00**	**347.48**	**0.00**	**34311.48**
	Total Booking Cost Inc Pay Direct			**0.00**	**34311.48**

Final Ticket Date: 09 Sep 25

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CTM's Risk Hub tool can support travel arrangers and travellers in finding the latest and most reliable travel and health intelligence. For more information on CTM's travel tools, visit https://au.travelctm.com/technology.

For other general enquiries relating to CTM or our booking tool, visit our FAQs page on our website here: https://au.travelctm.com/ctm-customer-faqs.

UK Electronic Travel Authorisation (ETA) Requirements

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The ETA is part of the UK's digital visa waiver program, and all travellers should ensure they meet entry requirements, including having a valid passport.
For more information and to apply, please visit the official UK Government website: Apply for an electronic travel authorisation (ETA) - GOV.UK
Please ensure you review these requirements in advance of your travel date.

INTERNATIONAL FLIGHTS: E-TICKET

If you are travelling on an Electronic Ticket (E-Ticket) on an International Flight you MUST have a copy of your electronic ticket plus your current passport. Failure to have either of these could result in you experiencing long delays at check in or denied boarding.

INTERNATIONAL FLIGHTS: IMPORTANT TRAVEL INFORMATION

PRICES:
Prices are inclusive of GST where applicable. Prices are subject to change at anytime until booking is paid in full and documentation issued. As much notice as possible will be given in the event of price increases.
FOREIGN CURRENCY:
If your flight was paid in foreign currency, the amount on your itinerary/invoice may vary to your credit card statement. This is due to the fare amount and taxes being based on the current exchange rate at the time of booking creation.
AIRPORT TAXES:
Departure and security taxes are mandatory. Any taxes that are payable prior to your departure will be factored into your travel booking cost. There may be additional taxes which are payable throughout your journey. Please ask for further details.
CANCELLATION AND AMENDMENT FEES:
Cancellations may incur charges. Please refer to your consultant for more information.
TRAVEL WARNINGS / DFAT:
We strongly recommend that you refer to www.smartraveller.gov.au or www.dfat.gov.au in regards to any travel warnings which may be posted for the country you are due to visit. As these constantly change it is the travellers responsibility to ensure they are fully briefed and aware before travelling.

PASSPORT / VISA + HEALTH Information

- It is important to advise your name as it appears on your passport. Failure to do so will result in you being denied boarding of your flight.
- All travellers must have a valid passport and many countries require at least 6 months validity from the date of entry and two clear adjacent pages. Failure to comply may result in you being denied boarding of the aircraft or entry into the country you are visiting.
- Advise your consultant if you are not travelling on an Australian Passport as a re-entry visa to Australia may be applicable.
- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
- It is your responsibility to ensure you have read and understood all above conditions. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be your sole responsibility.

Limits on Powders and Liquids for International flights

Liquid, Gel, Aerosol and Powder Restrictions for International Flights, Domestic Australian Flights Leaving from an International Terminal & Flights Entering the US:
For a comprehensive guide to these new Australian Government restrictions and a list of organic and inorganic powders examples please see https://www.homeaffairs.gov.au/about-us/what-we-do/travelsecure/carry-on-baggage
For more information on new TSA powder restrictions for carry-on luggage on all flights to the United States please see: https://www.tsa.

Corporate Travel Management
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Afterhours 61 2 8286 7499
Australia

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Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

gov/travel/security-screening/whatcanibring/all

IATA

Transportation and other services provided by the carrier are subject to conditions of contract and other important notices which are delivered with this itinerary/receipt and form part of the nearest office of the issuing airline or travel agent to obtain a copy prior to the commencement of your trip. Notice if the passenger's journey involves an ultimate destination or stop in a country other than the country of departure the Warsaw convention may be applicable and the convention governs and in most cases limits the liability of carriers for death or personal injury and in respect of loss or damage to baggage.

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Wednesday 10 September 2025 14:49 - Sydney, NSW

Itinerary for
WELLS/ANIKA HON

Booking Number:	s22(1)
PNR Reference:	ODQPGB, WGQPAK
Consultant:	s47F
Booked By:	s47F
Departure Date:	20 Sep 25
Debtor:	Independent Parliamentary Expenses Authority (IPEA)
Return Date:	27 Sep 25

CTM CONTACT INFORMATION

Should you require assistance with booking changes or amendments, please contact CTM 24/7 on the following numbers:

Within Australia - 1800 187 584
Outside Australia - +61 2 8286 7499
Email: ipea@travelctm.com

PLEASE CHECK YOUR ITINERARY

Please check your itinerary is correct and contact CTM for any changes.

E-TICKETS

E-TICKET QF
ELECTRONIC TICKET RECORD
INV : I.0022129349 PNR: WGQPAK
TKT: s22(1) ISSUED : 09SEP25 IATA : 02355802
NAME: WELLS/ANIKA HON FF : s47F

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	QF	3156	C	25SEP	JFKLAX	16:29	OK	CZW0UUQ4	OPEN
2	QF	0094	C	25SEP	LAXMEL	21:50	OK	CZW0UUQ4	OPEN

Endorsements:

****

E-TICKET QF
ELECTRONIC TICKET RECORD
INV : I.0022137252 PNR: ODQPGB
TKT: s22(1) ISSUED : 10SEP25 IATA : 02355802
NAME: WELLS/ANIKA HON FF : s47F

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	QF	0119	J	20SEP	BNEAKL	08:40	OK	JZW0EUQ1	OPEN
2	QF	0003	J	20SEP	AKLJFK	16:25	OK	JZW0EUQ1	OPEN

Endorsements:

****

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Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
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Date	Service	Details		
Saturday 20 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0119
		Departure Date:	**Sat 20 Sep 25 at 08:40**	BRISBANE, AUSTRALIA
		Arrival Date:	**Sat 20 Sep 25 at 13:45**	AUCKLAND, NEW ZEALAND
		Aircraft:	BOEING 787-900	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	FP9TJP	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL) AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL), Dept Time 20-09-2025 08:40, Arrival Time 20-09-2025 13:45 - Travelling time: 3 hrs 5 mins - Meal Service: H	
		Passengers:	WELLS/ANIKA HON	
		Seats:	2A - WELLS/ANIKA HON	
Saturday 20 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0003
		Departure Date:	**Sat 20 Sep 25 at 16:25**	AUCKLAND, NEW ZEALAND
		Arrival Date:	**Sat 20 Sep 25 at 16:20**	JOHN F KENNEDY, NY
		Aircraft:	BOEING 787-900	
		Class:	J - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	FP9TJP	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL) JOHN F KENNEDY, NY (TERMINAL - TERMINAL 8), Dept Time 20-09-2025 16:25, Arrival Time 20-09-2025 16:20 - Travelling time: 15 hrs 55 mins - Meal Service: H, Refreshment	
		Passengers:	WELLS/ANIKA HON	
		Seats:	6A - WELLS/ANIKA HON	
	Comment	**Brisbane to New York QF119 QF3**		
		Notes:	Changes are permitted without fee - fare and tax difference must be paid Cancellations are permitted for full refund No Show is permitted - $800 USD Fee plus any fare and tax differences	
Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF3156
		Departure Date:	**Thu 25 Sep 25 at 16:29**	JOHN F KENNEDY, NY
		Arrival Date:	**Thu 25 Sep 25 at 19:34**	LOS ANGELES, CA
		Aircraft:	Airbus Jet	
		Class:	C - Business	
		Stops:	Non-Stop	
		Airline Reference:	EULXGG	
		Code Share:	AMERICAN AIRLINES	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	JOHN F KENNEDY, NY (TERMINAL - TERMINAL 8) LOS ANGELES, CA (TERMINAL -), Dept Time 25-09-2025 16:29, Arrival Time 25-09-2025 19:34 - Travelling time: 6 hrs 5 mins - Meal Service: Meals	
		Passengers:	WELLS/ANIKA HON	

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Thursday 25 Sep 25	**Flight**	**Airline:**	**QANTAS AIRWAYS**	**Flight** QF0094
		Departure Date:	**Thu 25 Sep 25 at 21:50**	LOS ANGELES, CA
		Arrival Date:	**Sat 27 Sep 25 at 06:45**	MELBOURNE, AUSTRALIA
		Aircraft:	Airbus A380-800	
		Class:	C - Business	
		Stops:	Non-Stop	
		Airline Reference:	EULXGG	
		Status:	Confirmed	
		Baggage:	2 pieces	
		Details:	LOS ANGELES, CA (TERMINAL - TOM BRADLEY INTL) MELBOURNE, AUSTRALIA (TERMINAL - TERMINAL 2), Dept Time 25-09-2025 21:50, Arrival Time 27-09-2025 06:45 - Travelling time: 15 hrs 55 mins - Meal Service: H, Refreshment	
		Passengers:	WELLS/ANIKA HON	
		Seats:	12A - WELLS/ANIKA HON	
	Comment	**New York to Melbourne QF3156 QF94**		
		Notes:	Changes are permitted without fee - fare and tax difference must be paid Cancellations are permitted for full refund No Show is permitted - $800 USD Fee plus any fare and tax differences	

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

WELLS/ANIKA HON s47F [redacted]

Ticket Numbers

TKT QF s22(1) [redacted] - WELLS/ANIKA HON - ADULT - JFK-LAX-MEL

TKT QF s22(1) [redacted] - WELLS/ANIKA HON - ADULT - BNE-AKL-JFK

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	QF - C - Business WELLS/ANIKA HON s22(1) [redacted] - 09 Sep 25 - ADULT 25 Sep 25 JOHN F KENNEDY- LOS ANGELES- MELBOURNE	17903.00	99.51	0.00	18002.51
Ticket	QF - J - Business Class WELLS/ANIKA HON s22(1) [redacted] - 10 Sep 25 - ADULT 20 Sep 25 BRISBANE- AUCKLAND- JOHN F KENNEDY	13441.00	240.69	0.00	13681.69
	Due	**31344.00**	**340.20**	**0.00**	**31684.20**
	Total Booking Cost Inc Pay Direct			**0.00**	**31684.20**

Final Ticket Date: 09 Sep 25

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CTM Global Privacy Policy

For more information on the CTM Global Privacy Policy please refer to:
https://www.travelctm.com/global-privacy-policy/

Travel Advice

For both domestic and international travel we recommend travellers familiarise themselves with destination and supplier policies regarding health and safety requirements. This may include border restrictions, travel permits and vaccination or testing information.

For international travel it is the passenger's responsibility to contact the Department of Foreign Affairs and Trade (DFAT) or visit their website at https://www.smartraveller.gov.au for general travel advice, as well as specific destination advice (including safety alert levels).

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gov/travel/security-screening/whatcanibring/all

IATA

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s22(1) [redacted]

From: DLO s22(1) [redacted]
Sent: Friday, 12 September 2025 3:45 PM
To: s47F [redacted]
Cc: DLO; s47F [redacted] Ministerial Travel; Overseas Travel; DLO.Burke; s22(1) [redacted] s47F [redacted]
Subject: CM: APPROVAL – International Travel – Minister Wells – United States of America – 20 to 27 September 2025 [SEC=OFFICIAL:Sensitive]

Categories: Approvals

OFFICIAL: Sensitive

Dear s47F [redacted],

I refer to your correspondence dated 26 August 2025 seeking approval for the Hon Anika Wells MP, Minister for Communications and Minister for Sport, to travel to the United States of America from 20 to 27 September 2025.

The Prime Minister has asked me to convey to you that:

- He has approved Minister Wells' travel to the United States of America from 20 to 27 September 2025, accompanied by one adviser.
- Minister Wells and her adviser are also approved to travel by Special Purpose Aircraft, accompanying the Prime Minister and his travelling delegation.
- Minister Wells and the adviser travelling are required to participate in a security briefing prior to departure, which is to be organised by your Department. Your Department is required to coordinate this briefing with relevant security agencies.
- It is noted that the Hon Tony Burke MP, Minister for Home Affairs, Minister for Immigration and Citizenship, Minister for Cyber Security and Minister for the Arts, will act as the Minister for Communications and Minister for Sport, while Minister Wells is absent.
    - As Minister Burke is appointed to administer the Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts, there is no requirement for an Instrument of Authorisation.
- Your office is responsible for giving the Independent Parliamentary Expenses Authority the details of the staff member who will accompany the Minister. Email advice should be sent to overseastravel@ipea.gov.au.
- The Ministerial International Travel Guidelines (June 2025) are available from the PM&C website.

Kind regards
s47F [redacted]

s47F [redacted]
Office of the Prime Minister, the Hon Anthony Albanese MP
Ministerial and Parliamentary Support | Department of the Prime Minister and Cabinet

s47F [redacted]

For out-of-hours assistance please contact the DLO duty phone on 0460 411 923
I work on Ngunnawal Country at MG10 | Parliament House, Canberra ACT 2600.

The Department of the Prime Minister and Cabinet (PM&C) would like to acknowledge the Traditional Custodians of Country throughout Australia and their continuing spiritual, social and cultural relationship with the land, waters, skies and community. We pay our respects to their Elders past and present, and to their community leaders, and extend that respect to all Aboriginal and Torres Strait Islander peoples.

IMPORTANT: This message, and any attachments to it, contains information that is confidential and may also be the subject of legal professional or other privilege. If you are not the intended recipient of this message, you must not review, copy, disseminate or disclose its contents to any other party or take action in reliance of any material contained within it. If you have received this message in error, please notify the sender immediately by return email informing them of the mistake and delete all copies of the message from your computer system.

Be careful with this message
External email. Do not click links or open attachments unless you recognise the sender and know the content is safe.

s22(1)

From: Overseas Travel
Sent: Monday, 15 September 2025 5:56 PM
To: s47F
Subject: Financial Arrangements for International travel by Hon Anika Wells MP to the united States of America from 20 to 27 September 2025 – Trip M5378 [SEC=OFFICIAL]
Attachments: Certification and Calculations - Hon Anika Wells MP - M5378.pdf

OFFICIAL

Good afternoon s47F

Payment of allowances for Minister Wells' upcoming international travel to the United States of America have been made to her nominated bank account. Details of this payment is provided in the **attached** calculation sheet.

This payment is made based on the approved itinerary provided to the Independent Parliamentary Expenses Authority (IPEA) on 10 September 2025. If any changes to the itinerary occur, or if reimbursement of out of pocket expenses is claimed, the **attached** declaration must be completed and returned to IPEA within 60 days of return to Australia.

International travel expenses that are able to be claimed include:

- meal costs
- ground transport
- pre travel medical expenses such as vaccinations
- medical supplies (such as medicine or a first aid kit)
- official or diplomatic passports (including the costs of obtaining visas and photographs) provided this is for official approved travel
- laundry and dry cleaning.

Reimbursements:

- All claims for reimbursement must be supported by receipts (eftpos receipts are not considered suitable supporting documentation).
- Claims for reimbursement of meal costs must be supported by an itemised receipt.
- Where evidence is not available and the amount exceeds AUD50, a Statutory Declaration is required, stating the cost, amount and reason a receipt cannot be provided.

Kind regards
s47F

s47F
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X

The Independent Parliamentary Expenses Authority acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to Land, Waters and Community. We pay our respects to the people, the cultures, and the elders past, present and emerging.

Calculations of International Travel Allowances

Traveller	Hon Anika Wells MP
Trip Number	M5378
Countries Visited	United States of America
Dates of Journey	20 to 27 September 2025

Itinerary as of 10 September 2025

	Country	City	Date	Time
Depart	Australia	Brisbane	20-Sep-25	08:40
Arrive	New Zealand	Auckland	20-Sep-25	13:45
Depart	New Zealand	Auckland	20-Sep-25	16:25
Arrive	United States of America	New York	20-Sep-25	16:20
	United States of America	New York	21-Sep-25	-
	United States of America	New York	22-Sep-25	-
	United States of America	New York	23-Sep-25	-
	United States of America	New York	24-Sep-25	-
Depart	United States of America	New York	25-Sep-25	16:29
Arrive	United States of America	Los Angeles	25-Sep-25	19:34
Depart	United States of America	Los Angeles	25-Sep-25	21:50
In Transit	-	-	26-Sep-25	-
Arrive	Australia	Melbourne	27-Sep-25	06:45

***International travel incidentals allowances is payable for each day (or part day) outside Australia.**

Allowances paid

Incidentals allowance

Number of Days	Daily Rate	AUD
8	$63.00	504.00

Sub Total **$504.00**

Equipment Allowance

Eligible this Trip	Paid on Trip #	Payment Date	Allowance Amount
No	M1069	20/10/2022	0.00

Sub Total **$0.00**

Total *$504.00*

CERTIFICATION OF INTERNATIONAL TRAVEL

Please note: This form is only required to be submitted if travel itinerary has changed or if making a claim for reimbursement of expenses.

Traveller Hon Anika Wells MP

Trip Number M5378

VARIATIONS TO ITINERARY

	Country / City (i.e. Australia / Sydney)	Actual Date	Actual Time
Depart			
Arrive			
Depart			
Arrive			
Depart			
Arrive			
Depart			
Arrive			
Depart			
Arrive			

CLAIM FOR REIMBURSEMENT OF MEALS AND OTHER OFFICIAL EXPENSES

Date	Details (i.e. Lunch - ABC Restaurant - Washington)	Foreign Currency (i.e. USD)	Amount	Documentation Attached**		
				Receipt	Stat Dec (Over AUD50)	Under AUD50 (Not required)
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐

NOTE:
**All claims above must be itemised and supported by receipts. Where itemised receipts are not available, and the expenses are in excess of AUD50, supporting documentation such as a Statutory Declaration is required, including an itemised list of expenses. Reimbursement will be delayed when itemised receipts or a Statutory Declaration are not provided.
The Incidentals Allowance is provided to cover expenses such as: currency conversion fees, personal telephone calls, postage, newspapers, magazines and refreshments outside of meal times.
Reimbursement of meal costs may be claimed where an allowance has not been paid. Where meals costs are incurred as a group, a reimbursement claim may involve payments to individuals on an actual cost basis, payment to individuals on an equally calculated share of actual costs divided by the number of guests (receipts are required from only one claimant) or the entire cost (excluding the cost of non-entitled guests) paid to one person.

I certify that:

Any variations to the original itinerary have been noted above.

Expenses claimed do not include any personal expenses outlined above.

I understand that knowingly giving false or misleading information is a serious offence.

Hon Anika Wells MP

Date

s22(1) [redacted]

From: Overseas Travel
Sent: Monday, 15 September 2025 5:58 PM
To: s47F [redacted]
Subject: Financial Arrangements for International travel by s47F [redacted] to the United States of America from 20 to 27 September 2025 - M5378 [SEC=OFFICIAL]
Attachments: Certification and Calculations - s47F [redacted] - M5378.pdf

OFFICIAL

Good afternoon s47F [redacted]

Payment of allowances for your upcoming international travel to the United States of America with the Hon Anika Wells MP have been made to your nominated bank account. Details of this payment is provided in the **attached** calculation sheet.

This payment is made based on the approved itinerary provided to the Independent Parliamentary Expenses Authority (IPEA) on 10 September 2025. If changes to the itinerary occur, or if reimbursement of out of pocket expenses is claimed, the **attached** declaration must be completed and returned to IPEA within 60 days of return to Australia.

International travel expenses that are able to be claimed include:

- meal costs
- ground transport
- pre travel medical expenses such as vaccinations
- medical supplies (such as medicine or a first aid kit)
- official or diplomatic passports (including the costs of obtaining visas and photographs) provided this is for official approved travel
- for travel lasting at least seven days—laundry and dry cleaning.

Reimbursements:

- All claims for reimbursement must be supported by receipts (eftpos receipts are not considered suitable supporting documentation).
- Claims for reimbursement of meal costs must be supported by an itemised receipt.
- Where evidence is not available and the amount exceeds AUD50, a Statutory Declaration is required, stating the cost, amount and the reason a receipt cannot be provided.

Kind regards
s47F [redacted]

s47F [redacted]
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X

The Independent Parliamentary Expenses Authority acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to Land, Waters and Community. We pay our respects to the people, the cultures, and the elders past, present and emerging.

Calculations of International Travel Allowances

Traveller	s47F [redacted]
Office	Hon Anika Wells MP
Trip Number	M5378
Countries Visited	United States of America
Dates of Journey	20 to 27 September 2025

Itinerary as of 10 September 2025

	Country	City	Date	Time
Depart	Australia	Brisbane	20-Sep-25	08:40
Arrive	New Zealand	Auckland	20-Sep-25	13:45
Depart	New Zealand	Auckland	20-Sep-25	16:25
Arrive	United States of America	New York	20-Sep-25	16:20
	United States of America	New York	21-Sep-25	-
	United States of America	New York	22-Sep-25	-
	United States of America	New York	23-Sep-25	-
	United States of America	New York	24-Sep-25	-
Depart	United States of America	New York	25-Sep-25	16:29
Arrive	United States of America	Los Angeles	25-Sep-25	19:34
Depart	United States of America	Los Angeles	25-Sep-25	21:35
In Transit	-	-	26-Sep-25	-
Arrive	Australia	Brisbane	27-Sep-25	05:25

***International travel incidentals allowances is payable for each day (or part day) outside Australia.**

Allowances paid

Incidentals allowance

Number of Days	Daily Rate	Total
8	$40.00	320.00

Sub Total **$320.00**

Equipment Allowance

Eligible this Trip	Allowance Amount
Yes	$430.00

Sub Total **$430.00**

Total *$750.00*

CERTIFICATION OF INTERNATIONAL TRAVEL

Please note: This form is only required to be submitted if travel itinerary has changed or if making a claim for reimbursement of expenses.

Traveller s47F [redacted]

Trip Number M5378

VARIATIONS TO ITINERARY

	Country / City (i.e. Australia / Sydney)	Actual Date	Actual Time
Depart			
Arrive			
Depart			
Arrive			
Depart			
Arrive			

CLAIM FOR REIMBURSEMENT OF MEALS AND OTHER OFFICIAL EXPENSES

Date	Details (i.e. Lunch - ABC Restaurant - Washington)	Foreign Currency (i.e. USD)	Amount	Documentation Attached**		
				Receipt	Stat Dec (Over AUD50)	Under AUD50 (Not required)
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐

NOTE:
**All claims above must be itemised and supported by receipts. Where itemised receipts are not available, and the expenses are in excess of AUD50, supporting documentation such as a Statutory Declaration is required, including an itemised list of expenses. Reimbursement will be delayed when itemised receipts or a Statutory Declaration are not provided.
The Incidentals Allowance is provided to cover expenses such as: currency conversion fees, personal telephone calls, postage, newspapers, magazines and refreshments outside of meal times.
Reimbursement of meal costs may be claimed where an allowance has not been paid. Where meals costs are incurred as a group, a reimbursement claim may involve payments to individuals on an actual cost basis, payment to individuals on an equally calculated share of actual costs divided by the number of guests (receipts are required from only one claimant) or the entire cost (excluding the cost of non-entitled guests) paid to one person.

I certify that:

Any variations to the original itinerary have been noted above.

Expenses claimed do not include any personal expenses outlined above.

I understand that knowingly giving false or misleading information is a serious offence.

s47F [redacted]

Authorised Officer

Date

Date

s22(1)

From: Overseas Travel
Sent: Monday, 15 September 2025 6:05 PM
To: s47F
Subject: Travel Insurance - s47F - M5378 [SEC=OFFICIAL]
Attachments: ISOS Check List - App - Leaflet - IPEA.pdf; CofCOTOForm - s47F .pdf

OFFICIAL

Good afternoon s47F

In preparation for your upcoming official overseas travel, please find attached your personalised Certificate of Currency for your travel insurance policy provided by Comcover.

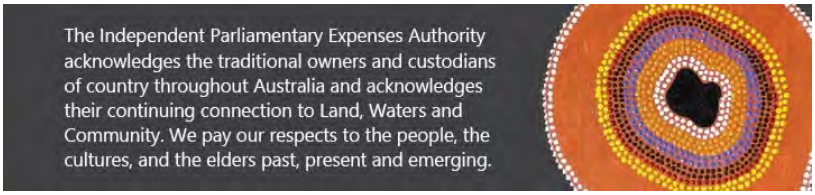
Please ensure you read the ***exclusions*** for cover on page 27 of the Comcover Statement of Cover including for pre-existing medical conditions, and to determine if this policy still suits you.

International SOS is Comcover's emergency medical assistance provider. Those covered can access the services provided by International SOS including pre-trip advice and 24/7 overseas medical support and emergency response to staff on official travel or deployment overseas. It is recommended travellers download the International SOS app prior to travel. A checklist is attached to this email and the International SOS Membership number is s22(1) .

Should you have any questions with regards to this policy please contact Comcover directly on 1800 651 540 or comcover@comcover.com.au

Kind regards
s47F

s47F
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



TRAVELLER CHECKLIST

Comcover has partnered with International SOS, the leader in international health and security risk management services to ensure you are prepared and supported for your upcoming overseas trip. International SOS recommends **Independent Parliamentary Expenses Authority** travellers take the following actions to ensure a safe and successful journey:

PRE-TRAVEL

Read your Pre-Trip Advisory Email in full to understand the medical, security and travel risks present in your overseas destination and how to mitigate them. If you did not receive a Pre-Trip Advisory to your Commonwealth email, please reach out to your internal International SOS primary contact.

Contact the Sydney Assistance Centre (+61 2 9372 2468 or sydney@internationalsos.com) if you have any questions, concerns or personal safety queries you wish to discuss with our medical or security team (topics such as LGBTQI+, solo female traveller safety, pre-existing medical conditions or precautions for government travellers).

Download the International SOS Assistance App and register using your Commonwealth email address (if prompted for a Membership #, enter **Z76752656**). See the next page for step-by-step download instructions. For information on how the app will help keep you safe, watch this four minute video.

Print your Membership leaflet (see last page) includes all Assistance Centre contact numbers and your Membership # **Z76752656**. Keep this with your travel documents in case your mobile phone is lost, stolen or has no battery.

DURING TRAVEL

Review all International SOS Alerts either via the app or email and should you need further information, call the nearest 24/7 Assistance Centre.

Call International SOS for health or security assistance. There is no additional cost to access and in the event you require support, International SOS will coordinate with Comcover to request authorisation for expenses to support your care.

IN THE EVENT OF A SIGNIFICANT SECURITY INCIDENT

International SOS will request you confirm your safety status via SMS, phone call, email and app push notification. Situations where this automated mass communications messaging may occur include major civil unrest or natural disaster events as examples.

APP DOWNLOAD INSTRUCTIONS

Downloading the International SOS Assistance App will enable you to:

- Connect with the closest International SOS Assistance Centre for 24/7 medical, security or travel assistance.
- Review country guides and alerts.
- Record trips booked outside of your travel management company.
- Confirm your safety in the event you are impacted by a significant security incident.

#1. Download

INTERNATIONAL SOS

GET IT ON Google Play

Download on the App Store

#2. Login or create an International SOS Account.

Creating an Account

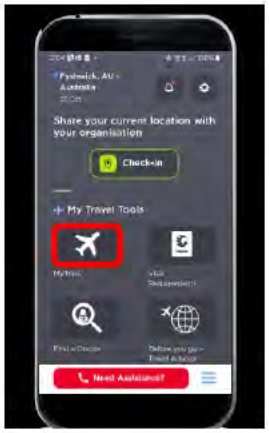
1. Tap on get started.
2. Tap continue.
3. Tap Don't have an account? **SIGN UP**.
4. Enter your Commonwealth email.*
5. Create password.
6. Confirm email.
7. Confirm mobile #.
8. Sign in

*If prompted for a membership # *(Contractors, spouses, dependants) enter:* **Z76752656**

#3. Confirm that your travel itinerary is in the App

Contact your internal International SOS primary contact if your trip does not appear under MyTrips.

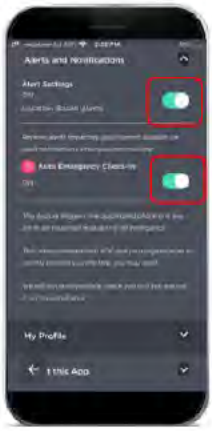
If travelling imminently, you can manually log your trip by tapping 'add trip' to ensure you receive alerts and your Commonwealth Entity has visibility of the risks impacting your travel itinerary.



#4. Turn on location-based alerts and Auto-Emergency Check-In

Receive relevant alerts wherever you are.

International SOS does not log your live location. This will allow International SOS and **Independent Parliamentary Expenses Authority** to support you in the event of an emergency.



#5. Save the Incident Notification phone number as a contact: +1 215 354 3803

If you are facing immediate threats to your safety International SOS will call you from this number requesting you confirm your safety

KEEP WITH YOUR IMPORTANT TRAVEL DOCUMENTS

Security, Health & Wellbeing Assistance

INTERNATIONAL SOS

SUBSCRIPTION ID Z76752656

ORGANISATION Independent Parliamentary Expenses Authority

INTERNATIONALSOS.COM

WORLDWIDE REACH. HUMAN TOUCH.

24 HOURS A DAY: CALL OUR HEALTH & SECURITY EXPERTS FOR INFORMATION, ADVICE OR EMERGENCY ASSISTANCE.

Bangkok	+66 2 205 7777	Manila	+63 2 8687 0909
Beijing	+86 10 6462 9100	Mexico City	+52 55 4166 2808
Delhi	+91 22 428 38383	Moka	+27 11 541 1300
Dubai	+971 4 601 8777	Paris	+33 1 5563 3155
Denpasar (Bali)	+62 21 766 4633	Philadelphia	+1 215 942 8226
Frankfurt	+49 6102 358 8100	Phoenix	+1 602 594 2700
Geneva	+41 22 785 6464	Prague	+420 2 2211 1155
Ho Chi Minh City	+84 28 3829 8520	Seoul	+82 2 3140 1700
Hong Kong (SAR)	+852 2528 9900	Shanghai	+86 21 6295 0099
Jakarta	+62 21 750 6001	Singapore	+65 6338 7800
Johannesburg	+27 11 541 1300	Sydney	+61 2 9372 2468
Kuala Lumpur	+60 3 2787 3126	Taipei	+886 2 2523 2220
London	+44 20 8762 8008	Tokyo	+81 3 3560 7183
Madrid	+34 91 572 4363		

NOW THAT YOU HAVE YOUR SUBSCRIPTION CARD, KEEP IT SAFE AND WITH YOU AT ALL TIMES.

WELCOME, HELPING & PROTECTING YOU IS OUR PRIORITY

Your subscription with International SOS gives you access to **24/7 worldwide security, health, wellbeing, travel and emergency assistance** in your daily life as well as in emergency situations. You can access our services digitally through our app or portal or by calling through to our Assistance Centres.

WHEN SHOULD I CALL AN INTERNATIONAL SOS ASSISTANCE CENTRE

FOR GENERAL ADVICE AND SUPPORT

You have free access to speak with a medical, security or wellbeing professional 24/7, they can provide information and advice at home or while away
from home. How can they help?

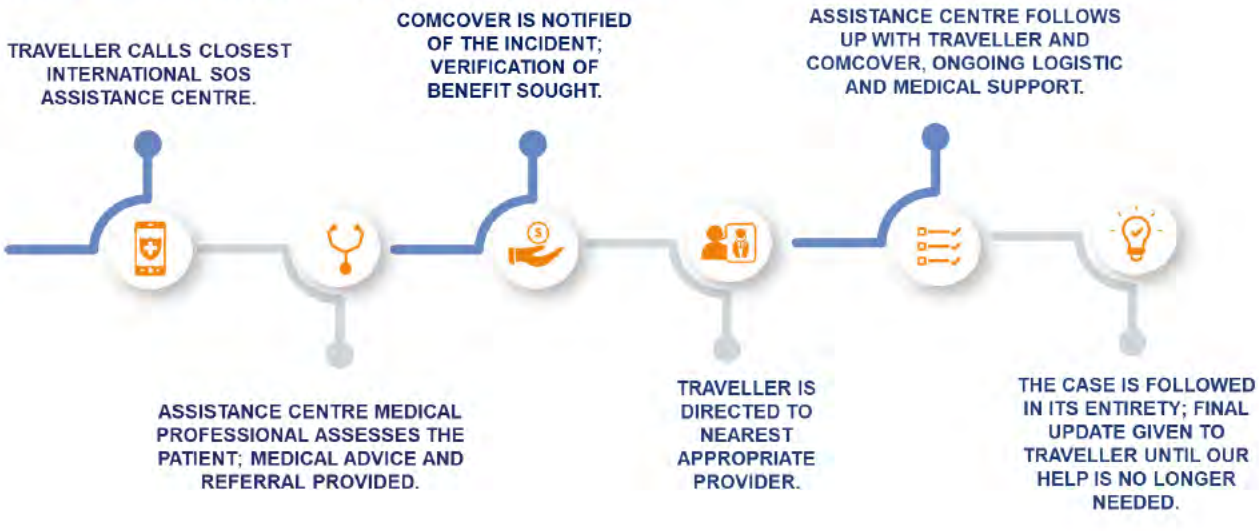
- Speak to our health and security experts for information and advice on health and security matters.
- Call before you change location for free advice on how to stay safe and healthy while away from home.
- Advice on loss of travel documents
- Arrange a Teleconsultation, as appropriate.
- Find a local nurse, internationally trained doctor, mental health professional, or security specialist wherever you are.
- Find medication or medical equipment.
- Assistance paying your medical fees.

IN AN EMERGENCY

You have access to immediate health and security assistance wherever you are, we help with:

- Arranging medical transportation, hospitalisation and care.
- Monitoring your condition and provide advice along the way
- Evacuating you when necessary
- Contacting your family and colleagues as appropriate, so they know you are in good hands.

CASE MANAGEMENT PROCESS
MEDICAL CASE FOR A TRAVELLER (EXAMPLE)



Australian Government
Comcover

15 September 2025

CERTIFICATE OF CURRENCY

Comcover confirms having effected coverage as detailed below.

Fund Member	Independent Parliamentary Expenses Authority
Membership Number	s22(1) [redacted]
Period of Cover	01 July 2025 to 30 June 2026
Class of Cover	Travel Outside Country
Scope of Cover (Summary Only) Subject to the terms and conditions of the Comcover Statement of Cover	Covering travellers for: Emergency medical expenses and/or evacuation for any injury, illness, or death including Covid-19. Loss or damage to baggage and personal effects.
Limit of Liability	Medical Expenses and Evacuation $10,000,000 Baggage and Personal Effects $25,000
Name of Traveller	All travellers of the Fund Member s47F [redacted]
Territorial Limits	Worldwide

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage afforded by the Statement of Cover.

Comcover
Risk and Insurance Branch
Department of Finance

s22(1)

From: Overseas Travel <overseastravel@ipea.gov.au>
Sent: Tuesday, 16 September 2025 10:41 AM
To: s47F
Subject: International Travel Insurance for Senators and Members [SEC=OFFICIAL]
Attachments: Senators & Members - Chubb Emergency Assistance Travel Card.pdf; Senators & Members - WorldAware Your travel Security Specialist.pdf; 2025.26 Senators & Members Travel Insurance Business Travel Policy Wording CAH-BTA01-PDS-1024.pdf; 2025.26 Senators & Members Travel Insurance Certificate.pdf; 2025.26 Senators & Members Travel Insurance Policy Schedule.pdf

OFFICIAL

Good afternoon s47F

In preparation for the Hon Anika Wells' upcoming official travel, please find attached the travel insurance certificate for the insurance policy provided for Senators and Members on official travel, provided by Gallagher.

Emergency Assistance for this policy is provided by Chubb in partner with WorldAware. The emergency assistance number is +61 2 8907 5995, and there is an assistance card attached to this email, along with information on WorldAware and the claims process.

Any questions relating to this policy should be directed to Gallagher via email at senators.members@ajg.com.

Kind regards
s47F

s47F
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
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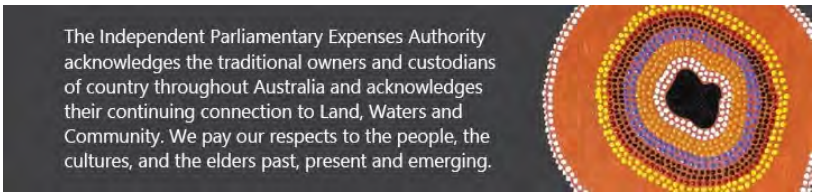
Social: LinkedIn / X



How to use your Chubb Assistance Card

CHUBB

In the event of an Emergency:

Using reverse charges, call the Chubb Assistance number on your card and advise:

1. Name
2. Policy Name
3. Policy Number (only if known)
4. Contact Number
5. Nature of Assistance Required

The telephone number to call is:
Australia: +61 2 8907 5995
(Reverse Charges accepted)

The website address is:
www.chubbassistance.com/au

Chubb Assistance provides the following services:

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital/medical provider
- Liaison and case management with Chubb Insurance Australia Limited
- Pre-travel advice
- Assistance in replacing a lost or stolen passport
- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of Medical Insurance to Medical Providers
- Guaranteed payment of Medical Services to Providers
- Emergency medical advice 24 hours per day
- Assistance in arranging medical appointments and hospital admission (if medically necessary)
- Advice and information on the location of physicians, hospitals, dentists and dental clinics worldwide
- Delivery of essential medicine where necessary (at the Insured's cost)
- Repatriation of mortal remains

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

Accident & Health

Medical Assistance

1. **Telephone Medical Advice**
   Chubb Assistance will arrange medical advice to insured clients over the telephone.

2. **Medical Service Provider Referral**
   Chubb Assistance will provide clients with information about physicians, hospitals, dentists and dental clinics worldwide.

3. **Arrangement of Appointments with Doctors**
   Chubb Assistance will assist clients in arranging appointments with general practitioners or specialised doctors, if medically necessary.

4. **Arrangement of Hospital Admission**
   If the medical condition of the client is of such gravity that hospitalisation is needed, Chubb Assistance will assist the client by arranging for hospital admission.

5. **Monitoring of Medical Condition when Hospitalised**
   Chubb Assistance doctors will monitor a client's condition when hospitalised.

6. **Delivery of Essential Medicine**
   Chubb Assistance will arrange to deliver to the client essential medicine or drugs when such medicine or drugs or local equivalent are unavailable at the client's location. Chubb Assistance will not pay for the costs of such drugs or medicine and any delivery costs thereof.

7. **Arrangement of Emergency Medical Evacuation**
   Chubb Assistance will arrange for the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the client to the nearest hospital where appropriate medical care is available.

8. **Arrangement of Emergency Repatriation**
   Chubb Assistance will arrange for the return of the client to Australia following an emergency medical evacuation for subsequent in-hospital treatment.

9. **Arrangement of Repatriation of Mortal Remains**
   Chubb Assistance will arrange for the transportation of the client's mortal remains from the place of death to Australia or such other location as requested by the deceased client's family and approved by the Subscriber or Chubb Assistance will arrange for the local burial at the place of death as approved by the Subscriber.

10. **Arrangement of Compassionate Visit**
    Chubb Assistance will arrange for the return airfare for a relative or friend wishing to visit the client who was hospitalised outside the home country or usual country of residence.

11. **Arrangement of Return of Minor Children**
    Chubb Assistance will arrange for one-way airfares for the return of the minor children who are left unattended as a result of the accompanying client's illness, accident or hospitalisation.

The above services (item 6-11) are charged on a case basis. Chubb Assistance shall not be responsible for any third party expenses.

Travel Assistance

1. **Pre-trip Information Services**
   Information concerning visas and inoculation requirements for foreign countries.

2. **Embassy Referral**
   The address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

3. **Lost Luggage**
   To assist the clients who have lost their luggage while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

4. **Lost Passport**
   To assist the clients who have lost their passport while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

5. **Emergency Travel Services Assistance**
   To assist the client in reservation/booking for airline and travel on an emergency basis when travelling overseas.

6. **Legal Referral**
   To assist the client by providing the name, address, telephone number, and if requested office hours (if available) for legal practitioners and lawyers worldwide.

7. **Emergency Message Transmission**
   In the event of a hospital confinement or during an emergency, Chubb Assistance will undertake to transmit urgent messages to the client's family, if requested by the client to do so.

WorldAware – Travel Security Advice and Assistance

WorldAware®
OPERATE GLOBALLY WITH CONFIDENCE.

Chubb has partnered with WorldAware to provide Chubb Business Travel Insurance policyholders and their covered travellers with a range of travel safety and security services.

This includes:

- immediate access to security experts for any security or safety concerns
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident
- access to an online portal and smartphone app with travel security, safety and health information, both pre-travel and while on journey.

To access the Chubb Assistance services provided by WorldAware, please register with your policy number at https://my.worldaware.com/affiliates/chubbau/

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au

Chubb. Insured.℠

How to use your Chubb Assistance Card, Australia. Published 01/2019.
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WorldAware Your Travel Security Specialist

CHUBB

Chubb has partnered with WorldAware, a global crisis management company delivering a range of products and services to businesses, organisations and individuals around the world. WorldAware has an unparalleled reputation for providing their clients with advice, support and response, in order to recognise their duty of care obligations and minimise risks to their personnel and operations abroad.

Working in conjunction with our medical provider, WorldAware ensures a full end to end security and medical package for all Chubb insured's.

Why Choose WorldAware over Direct Security Providers?

Remote and on the ground support in the event of any incidents.
WorldAware has security consultants who can help your employees during their time of need in any corner of the world.

Early Intervention – Individuals are our number 1 priority!
WorldAware's main focus is preventing minor issues from becoming major issues. Regardless of cost, situation or problem WorldAware advises on what is best for the person in question first and foremost.

Communication - Notification to multiple areas of the business.
Working for a multinational can complicate who should be notified in an emergency. WorldAware offers all Chubb policyholders the option to establish a formal communication procedure in the event of any incident, regardless of scale.

Integrated response between medical and security.
During events like natural disasters, where people may be injured or subject to insecure environments, WorldAware and Chubb's medical assistance provider operate a co-ordinated approach in order to deliver a seamless interaction for customers during stressful times.

WorldAware's mission is to advise and support Chubb clients before, during and after their travels. They will be there to help when you need them, 24 hours a day, 365 days a year.

For a full list of the WorldAware services you can access for being Chubb Insured please visit:
www.chubbassistance.com/au

In partnership with:

WorldAware®
OPERATE GLOBALLY WITH CONFIDENCE.

WorldAware Fact Sheet, Australia. Published 03/2019.
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Chubb14-96-0319

Chubb Business Travel Insurance

Policy Wording & Product Disclosure Statement (PDS)

CHUBB®

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Chubb Business Travel Insurance

Policy Wording & Product Disclosure Statements (PDS)

Important Information

1. About This Business Travel Insurance PDS

This PDS contains important information about this insurance to assist in the making of a decision in relation to it.

General Advice

Any general advice that may be contained within this PDS or accompanying material does not take into account the Policyholder's individual objectives, financial situation or needs nor those for whom the Policyholder is effecting the Policy. Such matters should be considered in determining the appropriateness of this product. Consideration also needs to be given to whether the limits, type and level of cover are appropriate.

Preparation Date

This PDS was prepared on October 18, 2024. Other documents may form part of Our PDS and if they do, We will tell the Policyholder in the relevant document.

2. About the Insurer

Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) (Chubb) is the insurer/issuer of this product. In this PDS, "We", "Us", "Our" means Chubb Insurance Australia Limited. Our contact details are:

Head Office:

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
Postal address: GPO Box 4907
Sydney NSW 2001
O 1800 815 675
F +61 2 9335 3467
E CustomerService.AUNZ@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a Customers Experiencing Vulnerability & Family Violence Policy (Part 9) and a Financial Hardship Policy (Part 10).

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3. Summary of Insurance

The following provides a summary of the main covers available under the Policy only. It does not form part of the Policy and cannot be relied on as a full description of the cover provided.

Please refer to the relevant sections of the Policy and the Schedule for full benefit details and applicable terms, limitations, conditions and exclusions.

The covers are provided only if specified as applicable in the Schedule.

The Policy also defines certain terms used in this summary, either under General Definitions Applicable to the Policy or as definitions specific to certain sections.

Section 1 - Personal Accident and Sickness

We pay agreed lump sums or weekly benefits if a Covered Person suffers a Bodily Injury or Sickness which results in a covered Event (as per the Table of Events) whilst on a Journey. A covered Event may include, but is not limited to, an Accidental Death, a disablement and/or a Bodily Injury or Sickness resulting in the Covered Person being temporarily unable to work.

Section 2 - Kidnap and Ransom/Extortion Cover

We reimburse the Policyholder for certain Extortion/Ransom Monies and other amounts if a Covered Person is the subject of a covered Kidnapping or Extortion whilst on a Journey.

Section 3 - Hijack and Detention

We pay the Policyholder a daily agreed amount whilst a Covered Person on a Journey is:

1. Detained as a result of a Hijack for more than twelve (12) hours; or

2. Detained by any government, state or other lawful authority.

Section 4 - Medical, Evacuation and Additional Expenses

We pay or reimburse the Policyholder, the Covered Person or the Covered Person's estate for certain Medical, Evacuation and Additional Expenses if a Covered Person suffers a Bodily Injury or Sickness whilst on a Journey. Cover may be provided for:

a) necessarily incurred expenses outside the Covered Person's Country of Residence for hospital, surgical or other diagnostic or remedial treatments as a direct result of the Covered Person's Bodily Injury or Sickness;
b) necessarily incurred expenses outside the Covered Person's Country of Residence for emergency dental treatment as a result of a Bodily Injury, or to resolve the acute, spontaneous and unexpected onset of pain;
c) expenses related to the evacuation of the Covered Person to the most suitable hospital or to the Covered Person's Country of Residence as a direct result of their Bodily Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Covered Person;
d) reasonable travel and accommodation expenses of any two (2) specified persons known to the Covered Person who, as a result of the Covered Person's Bodily Injury or Sickness, are required to travel to, or remain with, the Covered Person on Doctor's advice; or
e) the ongoing medical expenses and ongoing dental expenses incurred in the Covered Person's Country of Residence as part of a continuation of an existing claim after a Covered Person has returned to their Country of Residence for the treatment of a Bodily Injury or Sickness for which treatment was first sought and received whilst on a Journey. Ongoing medical/dental expenses and do not include those expenses which we are prohibited by law from paying.

Section 5 - Chubb Assistance and Security Advice

The Policy provides, at no additional charge, 24/7 worldwide travel, medical and security assistance whilst the Covered Person is on a Journey as well as travel security advice prior to commencing the Journey.

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Section 6 - Cancellation and Disruption

Prior to the Journey commencing or whilst on a Journey, We reimburse the Policyholder or the Covered Person for:

a) the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance; or
b) any necessarily incurred reasonable additional Travel or Accommodation Expenses and/or out-of-pocket expenses as a result of unforeseen circumstance outside their control, such as (but not limited to):
    i. the Covered Person's unexpected death, Bodily Injury or Sickness preventing them from either commencing or continuing a Journey; or
    ii. the Serious Injury or Serious Sickness of certain specified persons associated with the Covered Person; or
    iii. the Covered Person's residence or business premises suffering major theft or damage.

Section 7 - Alternative Employee/Resumption of Assignment Expenses

We reimburse the Policyholder for certain Alternative Employee Expenses or Resumption of Assignment Expenses incurred as the direct result of a Covered Person dying or suffering a Bodily Injury or Sickness whilst on a Journey, or a claim being admitted under Cancellation and Disruption in Section 6.

Section 8 - Baggage and Travel Documents

We will reimburse the Policyholder or the Covered Person for loss of, theft of or damage to certain items of Baggage, Business Property, Electronic Equipment, Money or Travel Documents in specified circumstances whilst on a Journey.

We will also reimburse for the essential replacement of clothing and toiletries that are required while on a Journey in instances where baggage is delayed, misdirected or temporarily mislaid by the transport carrier for more than eight (8) consecutive hours.

Section 9 - Personal Liability

We indemnify the Covered Person against certain damages they become legally liable to pay in respect of either Bodily Injury to any person or loss of or damage to property where the Bodily Injury or damage is caused by an Accident whilst on a Journey. We also pay certain approved legal costs and expenses.

Section 10 - Rental and Personal Vehicle Excess

We reimburse the Policyholder or the Covered Person for the excess of a Rental Vehicle or a personal vehicle which the Covered Person becomes liable to pay because the vehicle is involved in a collision or is stolen or damaged whilst under their care on a Journey.

Section 11 - Extra Territorial Workers' Compensation

We indemnify the Policyholder for certain non-statutory workers' compensation benefits payable by the Policyholder in certain covered circumstances.

Section 12 - Political and Natural Disaster Evacuation

We reimburse certain costs of the Covered Person's return to their Country of Residence or the nearest place of safety and reasonable accommodation costs if the Covered Person is unable to return to their Country of Residence, as a result of a covered political evacuation or if a major natural disaster has occurred in the country the Covered Person is in, necessitating their immediate evacuation in order for them to avoid risk of Bodily Injury or Sickness.

Section 13 - Search and Rescue Expenses

We will reimburse the Policyholder in respect of specified costs incurred by a recognised rescue provider or the police authorities if, whilst on a Journey outside their Country of Residence, a Covered Person is reported missing and the rescue provider or police authorities must instigate a search and rescue operation.

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Specific Terms, Conditions and Exclusions

All of the above covers are subject to specific terms, conditions and exclusions (including limits and excesses) which are described under each section as well as under the following sections:

- General exclusions applicable to the Policy
- General provisions and conditions applicable to the Policy.

For example, separate limits apply to Covered Persons aged 75 years or over or 18 years or under at the time of loss. Please refer to the condition headed "Age Limitations" on page 69 for more details. Please read the full policy wording to decide whether this cover is right for you.

4. The Nature of a Covered Person's Right to Access Cover Under the Policy and When it Starts and Ends

A Covered Person's access to this Policy is solely by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984* (Cth).

Covered Persons are not contracting insureds (e.g. they cannot cancel or vary the Policy - only the Policyholder can do this) and do not enter into any agreement with Us.

We do not need to provide any notices in relation to this insurance to Covered Persons as they are not a contracting party to the Policy. We only send notices to the Policyholder which is the only entity We have contractual obligations to under the Policy.

Covered Persons are not obliged to accept any of the benefits of this insurance. If a Covered Person makes a claim under the Policy then such person will have the same obligations to Us as if they were the Policyholder and We will have the same rights against the Covered Persons as we would have against the Policyholder.

The insurance cover is subject to the terms, conditions, limitations and exclusions set out in this document.

Neither We nor the Policyholder hold anything on trust for, or for the benefit or on behalf of, Covered Persons under this insurance arrangement. The Policyholder:

a) does not act on behalf of Us or a Covered Person in relation to the insurance;
b) is not authorised to provide any financial product advice, recommendations or opinions about the insurance; and
c) does not receive any remuneration or other benefits from Us.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their personal needs from a person who is licensed to give such advice. No advice is provided by Us that the benefits are appropriate or useful for any Covered Person's own circumstances or needs.

Nothing prevents such persons from entering into other arrangements regarding insurance.

A Covered Person's access to cover:

a) begins from the time the relevant person meets the criteria specified in the Schedule for a Covered Person and becomes a Covered Person; and
b) ends at the earliest of the following events:
    i. when the relevant person no longer meets the criteria specified in the Schedule for a Covered Person; or
    ii. at the end of the Period of Insurance (with the exception of point ii under "Extensions Applicable to All Sections"); or
    iii. when the Policy is cancelled by Us or the Policyholder.

Refer to the "General Definitions Applicable to the Policy" section for the definition of Period of Insurance and other capitalised terms.

5. Our Agreement With the Policyholder (the Policy)

Where We have agreed to enter into the Policy with the Policyholder We do so on the terms and conditions and exclusions contained in this PDS, the Schedule We issue to the Policyholder confirming entry into the Policy and any other document that We issue to the Policyholder that We advise will form part of the Policy (e.g. an endorsement and/or a Supplementary Product Disclosure Statement (SPDS)).

The Schedule contains important information relevant to the insurance, including:

- the Period of Insurance;
- who the Covered Persons entitled to access cover are;
- the Premium payable by the Policyholder (See page 10 Premium section);
- the applicable benefits and limits; and
- variations to this PDS and other Policy terms, conditions and exclusions (if any).

We may also issue other documents (e.g. endorsements or SPDSs) from time to time and where reasonably necessary, which may vary this PDS, the Schedule and other Policy terms, conditions and exclusions.

All of the above make up the "Policy" the Policyholder has with Us. They are all important documents and must be read together carefully and be kept in a safe place for future reference.

6. Group Insurance Policy

The Policyholder must ensure that a copy of this PDS is made available to each Covered Person.

7. Cooling Off and Cancellation Rights

The Policyholder has twenty-one (21) days after entry into the Policy (including renewals) to decide whether to return it. If the request is made to Us in writing within those twenty-one (21) days, We will cancel the Policy, provided neither the Policyholder nor any Covered Person has exercised a right or power under the terms of the Policy in that period (e.g. a claim has been made or benefit paid). We will provide a full refund of Premium, less charges or taxes which We are unable to recover. Even after the cooling off period ends the Policyholder has cancellation rights (See page 70 Cancellation Clause).

8. Renewal Procedure

Before the Policy expires, We will advise the Policyholder whether We intend to offer renewal and if so on what terms. It is important to check the terms of any renewal before renewing to ensure that the details are correct.

9. Privacy Statement

In this Statement, We, Our and Us means Chubb Insurance Australia Limited (Chubb).

You and Your refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our website.

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs), as amended or replaced from time-to-time.

Why We Collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

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How We Obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We Disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your Decision to Provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and Correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this Personal Information request form and return it to:

Email: CustomerService.AUNZ@chubb.com
Fax: + 61 2 9335 3467
Address: GPO Box 4907
Sydney NSW 2001

Further Information Request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

How to Make a Complaint

If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (CCR Service) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

For more information, please read Our Complaints and Customer Resolution policy.

10. Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (CCR Service) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our Response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, within two (2) business days We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

11. Premium

All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of the Policy.

When calculating the Premium for the Policy We take a range of factors into account, including but not limited to:

1. the number and duration of estimated trips, occupations and previous insurance history of persons to be covered; and

2. the type and amount of cover provided;

3. the number of Covered Persons travelling together; and

4. the risk location; and

5. the activities undertaken on the trip.

It is important for the Policyholder to know that the Premium varies depending on the information We receive from the Policyholder about the risk to be covered by Us.

Based on Our experience, We decide what factors (such as those noted above) increase Our risk and how they should impact on the Premium.

The Premium also includes amounts that take into account Our obligation to pay any relevant compulsory government charges or taxes (e.g. stamp duty) in relation to the Policy. These amounts will be set out separately in the Schedule as part of the total Premium payable.

When the Policyholder applies for this insurance, the Policyholder will be advised of the total Premium amount, when it needs to be paid and how it can be paid. We may charge an additional premium during the Period of Insurance if there is an alteration of facts or circumstances that would increase the risk of a claim being made under this Policy (see "Changes of Facts and Circumstances" under the "General Provisions and Conditions Applicable to the Policy").

We may change the Premium from the renewal date. The Policyholder can then elect whether to renew the Policy with Us.

Non-payment of Premium

If the Policyholder fails to pay the Premium on time, and the Premium remains unpaid for at least ninety (90) days We may cancel the Policy in accordance with the relevant provisions of the *Insurance Contracts Act 1984* (Cth).

12. Financial Claims Scheme

We are an insurance company authorised under the *Insurance Act 1973* (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to www.fcs.gov.au for more information.

13. Updating this PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue the Policyholder with a new PDS or a Supplementary PDS or other compliant document to update the relevant information.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue the Policyholder with notice of this information in other forms or keep an internal record of such changes. A paper copy of any updated information is available to the Policyholder at no cost by contacting Us.

14. How to Contact Us

To contact Us, ask any questions or request any further information regarding the Policy, refer to Our contact details under the heading "About the Insurer".

15. Duty of Disclosure

Your Duty of Disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

A Consumer Insurance Contract

This policy is a "consumer insurance contract" as it is, wholly or predominantly, for personal, domestic or household purposes.

Answering Our Questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You have a duty to take reasonable care not to make a misrepresentation when answering the questions.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Variations, Extensions and Reinstatements

For variations, extensions and reinstatements, You have a duty to take reasonable care not to make a misrepresentation when answering the questions.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

What You Do Not Need To Tell Us

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You Do Not Tell Us Something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

General Definitions Applicable to the Policy

For the purpose of the Policy, the following definitions apply:

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.

Accidental Death means death which occurs as a result of a Bodily Injury.

Act of Terrorism means the planning, use, or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.

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 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.

Carjacking Incident means the violent theft or violent attempted theft of a motor vehicle which is occupied by the Covered Person or whilst the Covered Person is entering or exiting the vehicle.

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.

Claimant means the Policyholder, a Covered Person or any other person entitled to claim under the Policy.

Close Colleague means a fellow Employee of the Covered Person whose duties and responsibilities directly affect the Covered Person's work.

Close Relative means Parent, Spouse/Partner, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild.

Conveyance means:

a) any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers; and
b) any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers.

Country of Residence means the country:

a) of which the Covered Person is a permanent resident (e.g. in relation to which they hold a multiple entry visa or permit which gives the Covered Person resident rights in such country); or
b) in which the Covered Person is residing on an overseas expatriate assignment.

Covered Person means a person that meets the criteria specified for a Covered Person in the Schedule and with respect to whom Premium has been paid or agreed to be paid by the Policyholder. They are a person that is legally entitled to claim under the Policy by reason of the operation of the relevant provisions of the Insurance Contracts Act and on no other basis. A Covered Person is not a contracting insured under the Policy with Us. Our agreement is entered into with the Policyholder.

Declared Trip means a trip included in the combination of return trips, average travel days and maximum number of Covered Persons of any one (1) trip declared to Us by the Policyholder prior to the inception of the Period of Insurance and as shown in the "Declared Travel" table in the Schedule, upon which Our acceptance of the risk and pricing was provided for the Period of Insurance. The travel of each Covered Person on the Journey is considered to be one return trip (1 Journey = 1 return trip per Covered Person travelling).

Dentist means a dentist or surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than:

- the Policyholder; or
- the Covered Person; or
- a Close Relative of the Covered Person; or
- an Employee of the Policyholder.

Dependent Child(ren) means a Covered Person's and their Spouse/Partner's dependent child(ren) (including step or legally adopted child(ren)) 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 the Covered Person for maintenance and support. Dependent Child(ren) also means a Covered Person's children of any age who are permanently living with the Covered Person and are Permanently mentally or physically incapable of self-support.

Directors and Executives Private Travel means travel which is included in the Declared Trips and which involves non-business related travel with respect to the Policyholder's company directors (executive and nonexecutive), chief executive officer, chief financial officer, chief operating officer, company secretary, general manager or the organisational equivalent of any of these positions, and their Accompanying Spouse/Partner and/or Dependent Child(ren), provided that the travel involves an aerial flight or overnight stay. Directors and Executives Private Travel cannot exceed more than fifty percent (50%) of all Declared Trips unless this has been accepted by Us and is shown in the "Declared Travel" table in the Schedule. The percentage is calculated using the number of trips and average number of days per trip. Directors and Executives Private Travel is not covered under this Policy if there are no such trips shown in the "Declared Travel" table in the Schedule.

Doctor means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than:

- the Policyholder; or
- the Covered Person; or
- a Close Relative of the Covered Person; or
- an Employee of the Policyholder.

Employee means any person in the Policyholder's service including directors (executive and nonexecutive), board members, voluntary workers, persons undertaking work experience and (except for Section 11) includes consultants, contractors, sub-contractors and/or self-employed persons undertaking work on the Policyholder's behalf.

Endorsement means a written alteration to the terms of the Policy.

Excess means the first amount of each and every claim We do not pay which the Policyholder or Covered Person is required to bear themselves as shown in the Schedule either expressed as a monetary amount or a percentage of the loss.

Group Travel means travel where a group of ten (10) or more Covered Persons are either travelling together, or travelling separately but with the intention to meet, depart from or continue travelling as a group of ten (10) or more persons.

Incidental Private Travel means non-business related travel which is taken either side of or during a Policyholder authorised business trip.

Insurance Contracts Act means the *Insurance Contracts Act 1984* (Cth) as amended from time to time.

Journey means the journey described in the Schedule and is extended to include:

- Incidental Private Travel; and/or
- Directors and Executives Private Travel as declared

but does not include normal commuting between the Covered Person's normal place of residence and business.

Non-Scheduled Flight(s) means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

Parent means parent, parent-in-law, step-parent or such person who was/is the Covered Person's primary care giver (including jointly with another person) as a child.

Period of Insurance means the period shown on the current Schedule or such shorter time if the Policy is terminated and for which cover applies under the Policy.

Permanent means having lasted, or where the medical evidence shows that it will last, twelve (12) consecutive months from the date of the Bodily Injury and at the expiry of that period, in the opinion of a Doctor, being unlikely to materially improve. The word Permanently shall be construed accordingly.

Policy means this PDS and Policy Wording, the current Schedule and any other documents We may issue to the Policyholder that We advise will form part of the Policy (e.g. Endorsements and SPDSs).

Policyholder means the named company or organisation listed as the Policyholder in the Schedule with whom We enter into the Policy. They are the contracting insured.

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 twelve (12) months immediately prior to the Covered Person's Journey; 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 physical defect, condition, illness or disease at the time of booking their Journey.

Premium means the premium as shown in the Schedule that is payable in respect of the Policy by the Policyholder.

Professional Sport means any sport for which a Covered Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.

Salary means:

a) in the case of a salaried Employee (not otherwise covered below), their weekly pre-tax and pre-personal deductions income, excluding commission, bonuses, overtime payments and any allowances, averaged during the period of twelve (12) months immediately preceding the date of the Event giving rise to the claim or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income; or
b) in the case of a salary packaged Employee or T.E.C. (that is, total employment cost), their weekly pre-tax income derived from personal exertion (including, but not limited to wages, motor vehicle and/or travel allowances, club subscriptions and fees, housing loan or rental subsidy, clothing and meal allowances), before personal deductions (but excluding bonuses, commissions, overtime payments), averaged over the period of twelve (12) months immediately preceding the date of the Event giving rise to the claim or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income; or
c) in the case of a self-employed person, their weekly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the

period of twelve (12) months immediately preceding the date of the Event giving rise to the claim or over such shorter period as they have been self-employed.

Schedule means the schedule listing the benefits and limits which is issued by Us to the Policyholder.

Serious Injury or Serious Sickness means a medical condition which a Doctor certifies as being life threatening and for which the person on whom the claim depends has not:

a) received regular medical treatment or medication relevant to the life-threatening medical condition in the thirty (30) days immediately prior to the date the Covered Person's Journey was booked, or
b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) relevant to the life-threatening medical condition in the six (6) months immediately prior to the date the Covered Person's Journey was booked.

Sickness means any illness or disease of the Covered Person occurring during the Period of Insurance and whilst the person is a Covered Person and on a Journey.

Spouse/Partner means a Covered Person's husband or wife and includes a de-facto and/or life partner with whom a Covered Person has continuously lived with for a period of three (3) months or more at the time of loss.

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.

We/Our/Us means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) who is the insurer/issuer of the Policy.

Please note that any specific definitions relating to a particular cover section are located in that section. Other documents issued by Us that form the Policy may also contain general or specific definitions.

Section 1 - Personal Accident and Sickness

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of the Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury which is not a Pre-Existing Condition (under Parts A, B, D and E) or Sickness (under Part C only) which is not a Pre-Existing Condition and which results directly in the occurrence of one or more of the Event(s) listed in the Table of Events below within twelve (12) months of either:

1. the date of the Bodily Injury; or
2. the date of the first occurrence of the Sickness;

We will pay the corresponding benefit provided an amount is shown for that Event on the Schedule against parts A, B, C, D and/or E.

Restrictions and/or limitations on the cover provided under this Section apply for people aged 75 years or over. Refer to the Section titled "General Provisions and Conditions Applicable to the Policy" on page 69.

Table of Events

Part A - Lump Sum Benefits

Cover for an Event under this Part applies only:

i. if the amount for that Event is shown in the Schedule against Section 1, Part A - Lump Sum Benefits;
ii. with respect to Section 1, Part A - Lump Sum Benefits, where the lump sum benefit is linked to a Covered Person's Salary and the Covered Person is not in receipt of a Salary, the benefit amount shall be limited to the lesser of $250,000 or the maximum sum insured shown in the Schedule for that category of Covered Person;
iii. if a Covered Person suffers a Bodily Injury resulting in any one of Events 2 to 8, We will not be liable under the Policy for any subsequent Bodily Injury to that Covered Person; and
iv. if the Event(s) occur within twelve (12) months of the date of the Bodily Injury.

Benefits shall not be payable for more than one of Events 1 to 19 in respect of the same Bodily Injury or Accident, We will, however, pay the Event with the highest benefit.

Part A - Lump Sum Benefits	
Events - Bodily Injury resulting in:	**Benefits** The percentage of the amount shown in the Schedule against Section 1, Part A - Lump Sum Benefits (per 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 one (1) or more Limbs	100%
7. Permanent Serious Mental Impairment	100%
8. Permanent Loss of: a) hearing in both ears b) the lens in both eyes	 100% 100%
9. Permanent Loss of: a) hearing in one (1) ear b) the lens in one (1) eye	 30% 60%
10. Permanent Loss of: a) four (4) Fingers and Thumb of either Hand, or b) Foot	 80% 80%
11. Burns: a) Third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	 50% 25%
12. Permanent Loss of four (4) Fingers of either Hand	50%

Part A - Lump Sum Benefits, continued	
Events - Bodily Injury resulting in:	**Benefits** The percentage of the amount shown in the Schedule against Section 1, Part A - Lump Sum Benefits (per Covered Person).
13. Permanent Loss of one (1) Thumb of either Hand: a) both joints b) one (1) joint	 40% 20%
14. Permanent Loss of Fingers of either Hand: a) three (3) joints b) two (2) joints c) one (1) joint	 15% 10% 5%
15. Permanent Loss of Toes of either Foot: a) all - one (1) Foot b) great - both joints c) great - one (1) joint d) other than great - each Toe	 15% 5% 3% 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 $10,000 in total.
19. Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive.	Such percentage of the lump sum benefit which corresponds to the percentage reduction in whole bodily function as certified by the Covered Person's treating Doctor and a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will seek the opinion of a third independent Doctor (mutually agreed by Us and the Covered Person) at Our expense. In the event of a disagreement between all three (3) Doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions, subject to the maximum amount We will pay which is seventy-five percent (75%) of the lump sum benefit insured.

Part B - Bodily Injury Benefits

Part B - Bodily Injury Resulting in Surgery Outside of Australia - Benefits
Cover for an Event under this Part applies only if:

a) an amount is shown in the Schedule against Section 1, Part B - Bodily Injury Resulting in Surgery Benefits;
b) the surgery is undertaken outside of Australia;
c) the surgical procedure is carried out within twelve (12) months of the date of the Bodily Injury; and
d) the Covered Person has a valid claim with respect to the same procedure under Section 4, Medical, Evacuation and Additional Expenses.

Part B - Bodily Injury Resulting in Surgery Outside of Australia - Benefits	
Events	**Benefits** The percentage of the amount shown in the Schedule against Section 1, Part B - Bodily Injury Resulting in Surgery Benefits (per Covered Person).
20. Craniotomy	100%
21. Amputation of a Limb	100%
22. Fracture of a Limb requiring open reduction	50%
23. Dislocation requiring open reduction	25%
24. Any other surgical procedure carried out under a general anaesthetic	15%

Part B - Weekly Benefits - Bodily Injury
Cover for an Event under this Part applies only if:

a. an amount is shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury; and
b. the Event(s) occur within twelve (12) months of the date of the Bodily Injury.

This cover is subject to the Excess Period shown on the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury.

Part B - Weekly Benefits - Bodily Injury	
Events - Bodily Injury resulting in:	**Benefits**
25. Temporary Total Disablement	From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, We will, for up to the Benefit Period, pay up to the weekly benefit amount shown on the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury. However, this will not exceed the percentage of Salary shown in the Schedule of the Covered Person's Salary. This cover is subject to the Excess Period shown on the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury.
26. Temporary Partial Disablement	From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, We will, for up to the Benefit Period, pay up to the weekly benefit amount shown on the Schedule against Section 1, Part B Weekly Benefits - Bodily Injury less any amount of current earnings as a result of working in a reduced capacity with the Policyholder. However, the combined amount must not exceed the percentage of Salary shown on the Schedule or the Covered Person's Salary. This cover is subject to the Excess Period shown on the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury. Should the Covered Person be able to return to work with the Policyholder in a reduced capacity (where the Policyholder has reduced activities for the Covered Person to undertake), yet elect not to do so then the benefit payable shall be 25% of the Covered Person's Salary.

Part C - Weekly Benefits - Sickness
Cover for an Event under this Part applies only if:

a. an amount is shown in the Schedule against Section 1, Part C - Weekly Benefits - Sickness; and
b. the Event(s) occurs within twelve (12) months of the date Covered Persons first sought treatment for or advice in relation to a Sickness from a Doctor or Dentist.

This cover is subject to the Excess Period shown on the Schedule against Section 1, Part C - Weekly Benefits - Sickness.

Part C - Weekly Benefits - Sickness	
Events - Sickness resulting in:	**Benefits**
27. Temporary Total Disablement	From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, We will, for up to the Benefit Period, pay the percentage of the Covered Person's Salary shown on the Schedule against Section 1, Part C - Weekly Benefits - Sickness, subject to the maximum amount shown on the Schedule. This cover is subject to the Excess Period shown on the Schedule against Section 1, Part C - Weekly Benefits - Sickness.
28. Temporary Partial Disablement	From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, We will, for up to the Benefit Period, pay up to the weekly benefit amount shown on the Schedule against Section 1, Part C - Weekly Benefits - Sickness less any amount of current earnings as a result of working in a reduced capacity with the Policyholder. However, the combined amount must not exceed the percentage of Salary shown on the Schedule or the Covered Person's Salary. This cover is subject to the Excess Period shown on the Schedule against Section 1, Part C - Weekly Benefits - Sickness. Should the Covered Person be able to return to work with the Policyholder in a reduced capacity (where the Policyholder has reduced activities for the Covered Person to undertake), yet elect not to do so then the benefit payable shall be 25% of the Covered Person's Salary.

Part C - Sickness Resulting in Surgery Outside Australia - Benefits
Cover for an Event under this Part applies only if:

a. an amount is shown in the Schedule against Section 1, Part C - Sickness Resulting in Surgery - Benefits; and
b. the surgery is undertaken outside of Australia;
c. the Event(s) occurs within twelve (12) months of the date of the first occurrence of the Sickness; and
d. the Covered Person has a valid claim with respect to the same procedure under Section 4, Medical, Evacuation and Additional Expenses.

Part C - Sickness Resulting in Surgery Outside Australia - Benefits	
Events	**Benefits** The percentage of the amount shown in the Schedule against Section 1, Part C - Sickness Resulting in Surgery - Benefits (per Covered Person).
29. Open heart surgical procedure	100%
30. Brain surgery	100%
31. Abdominal surgery carried out under general anaesthetic	50%
32. Any other surgical procedure carried out under a general anaesthetic	15%

Part D - Fractured Bones - Lump Sum Benefits

Cover for an Event under this Part applies only if:

a. an amount is shown in the Schedule against Section 1, Part D - Fractured Bones - Lump Sum Benefits; and
b. the Event(s) occur whilst on a Journey.

Part D - Fractured Bones - Lump Sum Benefits	
Events - Bodily Injury resulting in:	**Benefits** The percentage of the amount shown in the Schedule against Section 1, Part D - Fractured Bones - Lump Sum Benefits (per Covered Person).
33. Neck, skull or spine (Complete Fracture)	100%
34. Hip	75%
35. Jaw, pelvis, leg, ankle or knee (Complete Fracture or Other Fracture)	50%
36. Cheekbone, shoulder or Simple Fracture, Hairline Fracture or Other Fracture of neck, skull or spine	30%
37. Arm, elbow, wrist or ribs (Complete Fracture or Other Fracture)	25%
38. Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	20%
39. Nose or collarbone	20%
40. Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	10%
41. Finger, Thumb, Foot, Hand or Toe	7.5%

The maximum benefit payable for any one (1) Bodily Injury resulting in fractured bones shall be the amount shown on the Schedule against Section 1, Part D - Fractured Bones - Lump Sum Benefits.

In the case of an established non-union of any of the above fractures, despite the maximum benefit payable amount, We will pay an additional benefit of 5% of the amount shown on the Schedule against Section 1, Part D - Fractured Bones - Lump Sum Benefits.

Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits

Cover for an Event under this Part applies only if:

a. an amount is shown in the Schedule against Section 1, Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits; and
b. the Event(s) occur within twelve (12) months of the date of Bodily Injury.

Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits	
Events - Bodily Injury resulting in:	**Benefits** The percentage of the amount shown in the Schedule against Section 1, Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits (per Covered Person).
42. Loss of teeth or full capping of teeth	100%
43. Partial capping of teeth	50%

The maximum benefit payable for any one (1) Bodily Injury resulting in loss of teeth or dental procedures shall be the amount shown on the Schedule against Section 1, Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits.

The maximum benefit payable per Tooth shall be limited to the amount shown on the Schedule against Section 1, Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth.

Definitions Under Section 1

Activities of Daily Living means:

1. Washing - the ability of the Covered Person to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.

2. Dressing - the ability of the Covered Person to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.

3. Feeding - the ability of the Covered Person to feed themselves once food has been prepared and made available.

4. Toileting - the ability of the Covered Person to use the toilet (with or without aids) or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.

5. Mobility - the ability of the Covered Person to move from place to place by walking, wheelchair or with assistance of a walking aid (including mechanical or motorised devices).

Air or Road Rage Incident means a violent physical act occurring whilst the Covered Person is occupying an aircraft as a passenger, or occupying any motor vehicle intended for use on public roadways; and which is intentionally committed by a person who is not:

a) a Covered Person; or
b) a Close Relative of the Covered Person.

Benefit Period means the maximum period of time for which a benefit is payable under Events 25, 26, 27 and/or 28 as shown in the Schedule.

Complete Fracture means a fracture in which the bone is broken completely across and no connection is left between the pieces.

Event(s) means the Event(s) described in the relevant Table of Events set out in Section 1 of the Policy.

Excess Period means the period of time following Events 25, 26, 27 and 28 giving rise to a claim during and for which no benefits are payable as specified in the Schedule.

Fingers, Thumbs or Toes mean the digits of a Hand or Foot.

Foot means the entire foot below the ankle.

Hairline Fracture means mere cracks in the bone.

Hand means the entire hand below the wrist.

Limb means the entire arm (from the shoulder to the Hand) or the entire leg (from the hip to the Foot).

Loss means in connection with:

1. a Limb: Permanent physical severance of the Limb or Permanent total loss of the use of the Limb;

2. an eye: total and Permanent loss of all sight in the eye;

3. hearing: total and Permanent loss of hearing;

4. Hand, Foot, Finger, Thumb or Toe: Permanent physical severance of the Hand, Foot, Finger, Thumb or Toe or Permanent total loss of use of the Hand, Foot, Finger, Thumb or Toe,

and which in each case is caused by Bodily Injury.

Medical Aids means equipment such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of a Bodily Injury by a Doctor and which are not excluded under General Exclusion 5.

Other Fracture means any fracture other than a Complete Fracture, Simple Fracture or Hairline Fracture.

Paraplegia means the Permanent loss of use of both legs and the Permanent loss of use of the whole of or part of the lower half of the body.

Permanent means having lasted, or where the medical evidence shows that it will last, twelve (12) consecutive months and at the expiry of that period, in the opinion of a Doctor being unlikely to materially improve.

Permanent Total Disablement means where in the opinion of a Doctor:

1. the Covered Person is entirely and continuously unable to engage in, perform or attend to any occupation or business for which they are reasonably qualified by reason of education, training or experience; and

2. the Covered Person's disability is Permanent.

Quadriplegia means the Permanent loss of use of both arms and both legs.

Seek Employment means the Covered Person being registered with the government agency or department in their Country of Residence which is responsible for providing unemployment services (such as Centrelink in Australia) and/or a recruitment company and then providing Us with proof of a minimum of four (4) new job applications per month unless this is not reasonably practicable in the Covered Person's circumstances.

Serious Mental Impairment means the Covered Person being diagnosed by a Doctor with a mental disorder (according to a recognised diagnostic system) arising solely and directly from their major head trauma as a result of a Bodily Injury, that, in the opinion of a Doctor, results in the Covered Person being Permanently unable to perform at least two (2) of the numbered Activities of Daily Living without assistance of another person.

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Simple Fracture means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a Doctor requires minimal and uncomplicated medical treatment.

Specified Sickness means a:

- myocardial infarction (heart attack) or ischaemic heart disease; or
- pulmonary embolism or lower respiratory disease; or
- stroke; or
- cancer; or
- rabies; or
- dementia or Alzheimer's disease.

Temporary Partial Disablement means where in the opinion of a Doctor, the Covered Person is temporarily unable to engage in a substantial part of their usual occupation or business duties, resulting in a reduction of at least 25% of their Salary post Bodily Injury or Sickness. If the Covered Person ceases to be employed by the Policyholder after the Event(s) occurs, then Temporary Partial Disablement means disablement which, in the opinion of a Doctor, reduces the Covered Person's capacity to undertake any occupation for which they may be suited by way of their education, training or experience by at least 25%. In both instances the Covered Person must be under the regular care of and acting in accordance with the instructions or advice of a Doctor.

Temporary Total Disablement means where in the opinion of a Doctor, the Covered Person is temporarily unable to engage in any aspect of their usual occupation or any of their business duties. If the Covered Person ceases to be employed by the Policyholder after the Event(s) occurs, then Temporary Total Disablement means disablement which, in the opinion of a Doctor, prevents the Covered Person from engaging in any occupation for which they may be suited by way of their education, training or experience. In both instances the Covered Person must be under the regular care of, and acting in accordance with the instructions or advice of a Doctor.

Tooth means a sound and natural tooth but does not include first or milk teeth, dentures, implants and dental fillings.

Additional Cover Under Section 1

1. Exposure

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is exposed to the elements as a result of an Accident and within twelve (12) months of the Accident the Covered Person suffers from any of the Events outlined in the Table of Events as a direct result of that exposure, the Covered Person will be deemed for the purpose of the Policy to have suffered a Bodily Injury on the date of the Accident.

2. Disappearance

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person disappears in any manner and the Covered Person's body has not been found within twelve (12) months after the date of that disappearance, the Covered Person will be deemed to have died as a result of a Bodily Injury at the time of their disappearance.

Where the Accidental Death benefit in the Table of Events (Event 1) is payable because of a disappearance, We will only pay that benefit after the Policyholder or the legal representatives of the Covered Person's estate has given Us a signed undertaking that the benefit will be repaid to Us if, after Our payment, it is found that to the prior knowledge of the Policyholder or legal representative, the Covered Person did not die as a result of a Bodily Injury.

3. Death by Specified Causes (Specified Sickness)

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person dies within the first thirty-one (31) days of the Journey solely and directly as a result of a Specified Sickness which is unrelated to a Pre-Existing Condition, We will pay a lump sum benefit amount shown in the Schedule against Section 1, Death by Specified Causes (Specified Sickness).

4. Corporate Image Protection

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury, and this is likely to result in a valid claim being payable under the Policy with respect to Section 1, Part A - Lump Sum Benefits for either:

1. Event 1 - Accidental Death; or

2. Event 2 - Permanent Total Disablement,

We will reimburse the Policyholder up to the amount shown in the Schedule against Section 1, Corporate Image Protection for reasonable costs (other than the Policyholder's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media.

Costs must be incurred as a result of such a Bodily Injury, to protect and/or positively promote the Policyholder's business and image. The maximum benefit payable for any one (1) Event is the amount shown in the Schedule against Section 1, Corporate Image Protection.

5. Independent Financial Advice

If a Covered Person sustains a Bodily Injury which results in a benefit being payable under Events 1 to 8, We will, in addition to payment of the benefit, and at the request of the Policyholder, the Covered Person or representatives of the Covered Person's estate, pay for professional financial advice in respect of the payment of the benefit for Events 1 to 8.

However, such advice must be provided by an independent financial advisor who is not a Close Relative of the Covered Person and who is authorised and regulated by the Australian Securities and Investments Commission to provide such financial advice. The maximum benefit payable for any one (1) event is the amount shown in the Schedule against Section 1, Independent Financial Advice.

6. Coma Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which:

a) directly causes or results in the Covered Person being in a state of continuous unconsciousness; and
b) the Covered Person or their legal representative (or if none, their next of kin) presents Us with a written opinion of a Doctor which verifies that the cause of the continuous unconsciousness was the Bodily Injury,

We will pay the Policyholder or the Covered Person or the Covered Person's legal representative (or if none, the Covered Person's next of kin) a weekly amount for each week of continuous unconsciousness, up to a maximum number of consecutive weeks, as shown in the Schedule against Section 1, Coma Benefit. If the state of continuous unconsciousness persists for a period of less than one (1) week, or for only part of any subsequent week, We will pay the Coma Benefit at the rate of one seventh (1/7th) of the weekly amount for each day during which continuous unconsciousness continues, subject to the maximum number of weeks stated in the Schedule against Section 1, Coma Benefit.

7. Partner Retraining Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury which results in a valid claim being accepted by Us under Event 1, 2 or 3, We will pay, at the Policyholder's request, up to the amount shown in the Schedule against Section 1, Partner Retraining Benefit.

This amount will be used towards the actual costs incurred for the training or retraining of the Covered Person's Spouse/Partner:

1. for the purpose of obtaining gainful employment; or

2. to improve their employment prospects; or

3. to enable them to improve the quality of care they can provide to the Covered Person.

Provided always that:

a) the training is provided by a registered training organisation (or similar entity) with qualified skills to provide such training; and
b) all such expenses are incurred within twenty-four (24) months from the date the Covered Person suffered the Bodily Injury for which the claim depends, unless otherwise agreed by Us.

8. Spouse/Partner Accidental Death Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person's Spouse/Partner (who is not Accompanying the Covered Person) dies Accidentally, We will pay the Covered Person a lump sum benefit amount shown on the Schedule against Section 1, Spouse/Partner Accidental Death Benefit.

9. Dependent Child Supplement

If during the Period of Insurance; and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury resulting in Accidental Death which results in a valid claim being accepted by Us for Event 1 - Accidental Death and is survived by a Dependent Child(ren), We will pay the Covered Person's estate a lump sum benefit for each surviving Dependent Child. This is subject to a maximum benefit with respect to any one (1) family as shown in the Schedule against Section 1, Dependent Child Supplement.

10. Orphaned Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person and their Accompanying Spouse/Partner both suffer an Accidental Death due to the same Accident and they are survived by a Dependent Child(ren), We will pay to the Covered Person's estate, in addition to any benefit payable under Dependent Child Supplement, a lump sum benefit for each surviving Dependent Child up to the maximum benefit amount per Dependent Child as shown in the Schedule against Section 1, Orphaned Benefit.

This is also subject to a maximum benefit amount in respect of any one (1) family as shown in the Schedule against Section 1, Orphaned Benefit.

11. Domestic Help Expenses for Accompanying Spouse

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, their Accompanying Spouse/Partner suffers a Bodily Injury which results in a Doctor certifying that the Accompanying Spouse/Partner is unable to carry out their usual domestic duties, including usual childcare and usual outdoor household activities, We will pay the Policyholder or Covered Person to a maximum amount for any one (1) event per week and a maximum number of weeks as shown in the Schedule against Section 1, Domestic Help Expenses for Accompanying Spouse.

The domestic help may not be performed by a person who is a Close Relative of the Covered Person.

12. Premature Birth/Miscarriage Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which results in premature childbirth (prior to thirty two (32) weeks gestation) or miscarriage, We will pay the Policyholder or Covered Person the lump sum benefit amount shown in the Schedule against Section 1, Premature Birth/Miscarriage Benefit.

13. Tuition or Advice Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury or Sickness which results in a benefit being payable under Events 25, 26, 27 or 28, We will reimburse reasonable expenses incurred by the Policyholder or a Covered Person for tuition or advice for a Covered Person by a registered training organisation, provided such tuition or advice is undertaken with Our prior written agreement (not to be unreasonably withheld or delayed) and that evidence is presented from a Doctor certifying the tuition or advice is medically necessary or at least substantially beneficial in returning the Covered Person to work.

Reimbursement under this provision will be limited to the actual costs incurred by the Policyholder or the Covered Person up to the maximum amount shown in the Schedule against Section 1, Tuition or Advice Expenses.

14. Modification Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which results in a benefit being payable under Events 2 or 3, We will reimburse the Policyholder or Covered Person up to the amount shown in the Schedule against Section 1, Modification Expenses, for actual costs incurred to:

a) modify the Covered Person's home and/or vehicle, or
b) relocate the Covered Person to a more suitable home,

provided that evidence is presented from a Doctor certifying the modification and/or relocation is medically necessary or is at least likely to be substantially beneficial in managing the Covered Person's condition.

15. Unexpired Membership Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which results in a benefit being payable under:

1. Events 2 to 8; or

2. Events 25 and/or 26 for which a Doctor certifies in writing will reasonably likely continue for a minimum period of twenty-six (26) weeks or the period for which the Covered Person has pre-paid a membership, association or registration fee (whichever is the greater);

and, as a result, a Doctor certifies that the Covered Person is prevented from continuing their participation in any sport or gym activity for the entire remaining period that they have pre-paid a membership, association or registration fee, We will pay the Policyholder or Covered Person a refund of such pre-paid, unused and non-refundable fees for the current season or membership period, up to the amount shown in the Schedule against Section 1, Unexpired Membership Benefit.

This payment is calculated from the date the Doctor certifies that the Covered Person is prevented from participating and ends at the end of the current season or membership period which has been pre-paid. This benefit is not payable if:

a) the Covered Person has been certified by a Doctor as being prevented from participating only for a portion of the entire pre-paid period; and/or
b) a refund, credit note or voucher has been received or been offered for the unused pre-paid fees.

16. Chauffeur Services

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Events 25, 26, 27 or 28, We will pay the Policyholder or Covered Person up to the amount shown in the Schedule against Section 1, Chauffeur Benefit for a chauffeur, commercial ride-share service or taxi service to and from the Covered Person's usual place of work and their usual place of residence if the Covered Person recovers sufficiently to return to work but is certified by a Doctor as being unable to drive a vehicle or travel on public transport.

17. Executor Emergency Cash Advance

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers an Accidental Death which results in a claim being accepted by Us under Event 1 - Accidental Death, upon the executor of the Covered Person's estate's request, We will advance to the Policyholder or the executor of the Covered Person's estate the amount shown in the Schedule against Section 1, Executor Emergency Cash Advance, whilst the administration of the Covered Person's estate is being arranged.

The advance will be deducted from any subsequent benefit paid for Event 1 - Accidental Death.

18. Guaranteed Payment

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Events 25 or 27, provided that medical evidence is presented from a Doctor certifying that there is a reasonable likelihood that the total period of Temporary Total Disablement will be a minimum of twenty-six (26) continuous weeks, and We agree with this certification, We will pay at the time of first payment twelve (12) weeks of benefits.

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Note that any guaranteed payment shall still not exceed the total maximum Benefit Period as shown in the Schedule.

19. Escalation of Claim Benefit

After payment of a benefit under Events 25, 26, 27 or 28 continuously for twelve (12) months and again after each subsequent period of twelve (12) months during which a benefit is paid, the benefit will be increased by 5% per annum.

Note that any continuation benefits shall still not exceed the total maximum Benefit Period as shown in the Schedule.

20. Accommodation and Transport Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury and is admitted as an in-patient of a hospital, which is more than one hundred (100) kilometres from the Covered Person's normal place of residence, We will pay the actual and reasonable transport and/or accommodation expenses incurred by their Spouse/Partner and/or Dependent Child(ren) (or Parent where the Covered Person is a Dependent Child) to travel to or remain with the Covered Person, up to the amount shown in the Schedule against Section 1, Accommodation and Transport Expenses.

21. Education Fund Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury resulting in Accidental Death which results in a valid claim being accepted by Us under Event 1 - Accidental Death, We will reimburse subsequently incurred school or university fees up to the maximum amount stated in the Schedule against Section 1, Education Fund Benefit for each surviving Dependent Child.

The maximum amount per family of the Covered Person is stated in the Schedule against Section 1, Education Fund Benefit.

22. Out of Pocket Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which directly results in additional expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other nonmedical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to the maximum amount shown in the Schedule against Section 1, Out Of Pocket Expenses.

However, this is provided that those costs are not insured elsewhere under this Policy, or an expense to which General Exclusion 5 applies.

23. Student Tutorial Costs

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person who is also a full-time student, suffers from a Bodily Injury which results in a Doctor certifying that the Covered Person is temporarily unable to attend their registered classes, We will pay the cost of reasonably and necessarily incurred additional home tutorial services as a result of that Bodily Injury up to the amount shown in the Schedule against Section 1, Student Tutorial Costs.

This benefit is available where the Covered Person is registered as a full-time student with an educational institution.

Home tutorial services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.

24. Childcare Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which results in a benefit being payable under Events 2 to 8, We will pay the Covered Person the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to the amount stated in the Schedule against Section 1, Childcare Benefit, but only in respect of additional costs that would not otherwise have been incurred.

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25. Replacement Staff/Recruitment Costs

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury, and this is likely to result in a valid claim being payable under the Policy with respect to Part A - Lump Sum Benefits for either:

1. Event 1 - Accidental Death; or

2. Event 2 - Permanent Total Disablement,

We will pay the reasonable costs incurred by the Policyholder for recruitment of replacement employees up to the maximum amount shown in the Schedule against Section 1, Replacement Staff/Recruitment Costs.

The recruitment process must commence within sixty (60) days of the Event and be for the purpose of recruiting the Covered Persons role for the continuation of the Policyholder's business.

26. Air or Road Rage Benefit

If, during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury as a result of being the victim of an Air or Road Rage Incident, We will pay the Covered Person the amount shown in the Schedule against Section 1, Air or Road Rage Benefit.

27. Carjacking Assault Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury as a result of being the victim of a Carjacking Incident, We will pay the Covered Person the amount shown in the Schedule against Section 1, Carjacking Assault Benefit.

28. Reconstructive or Cosmetic Surgery Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which results in medically-necessary reconstructive or cosmetic surgery, and a benefit being paid under Events 2 to 19, We will pay the Policyholder or Covered Person an additional 10% of the benefit amount payable under Events 2 to 19 in respect of that Bodily Injury, up to the maximum benefit amount shown in the Schedule against Section 1, Reconstructive or Cosmetic Surgery Benefit.

The Reconstructive or Cosmetic Surgery Benefit will be payable only once in respect of any one (1) Accident, and will be reduced by any amount payable under Events 20 to 24 in respect of the same Accident.

29. Terrorism Injury Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury resulting from an Act of Terrorism for which a benefit is payable under Events 1 to 8, We will, in addition to payment of the benefit, also pay the Covered Person or the Covered Person's estate the amount shown in the Schedule against Section 1, Terrorism Injury Benefit.

The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Insurance shall not exceed the Aggregate amount shown on the Schedule against Section 1, Terrorism Injury Benefit.

Conditions Under Section 1

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. If a Covered Person suffers a Bodily Injury resulting in any one of Events 2 to 8, We will not be liable under the Policy for any subsequent Bodily Injury to that Covered Person.

2. Benefits shall not be payable for more than one of Events 1 to 19 in respect of the same Bodily Injury, We will, however, pay the Event with the highest benefit.

3. a) The amount of any benefit payable for Events 2 to 8 will be reduced by the amount of benefits already paid under Events 25 or 26 with respect to the same Bodily Injury; and

b) If the Covered Person is entitled to any benefit under Events 25 or 26 and subsequently becomes entitled to a benefit amount under the Table of Events for Events 2 or 3 in respect of the same Bodily Injury, all benefits payable for Events 25 or 26 will cease from the date of such entitlement.

c) If a Covered Person is entitled to any benefit under Event 2 or Event 3, no benefits with respect to Events 25 or 26 shall subsequently be payable for the same condition or Bodily Injury.

4. Benefits shall not be payable:

a) for Events 25, 26, 27 and 28 in excess of a total aggregate period as shown as the number of weeks (or other time period) against Section 1, Part B - Weekly Benefits - Bodily Injury or against Part C - Weekly Benefits - Sickness in the Schedule in respect of any one (1) Bodily Injury or Sickness;
b) for Events 25, 26, 27 and 28 during the Excess Period;
c) for Events 25, 26, 27 and 28 after the Excess Period, in an amount which exceeds the lesser of:
   i. the maximum sum insured shown in the Schedule against Section 1, Part B Weekly Benefits - Bodily Injury or against Part C - Weekly Benefits - Sickness, as applicable, or
   ii. the applicable percentage of the Covered Person's Salary as shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury or against Section 1, Part C - Weekly Benefits - Sickness.

For example, if:

- the applicable percentage is 75%; and
- the maximum sum insured shown in the Schedule is $2,000 x 104 weeks against Section 1, Part B - Weekly Benefits - Bodily Injury or against Section 1, Part C - Weekly Benefits - Sickness; and
- a Covered Person's Salary is $1,500 per week,

then that Covered Person's maximum benefit will be limited to 75% of $1,500 x 104 weeks = $117,000.

d) unless the Covered Person, as soon as would be expected of a reasonable person after the happening of any Bodily Injury or the manifestation of any Sickness giving rise to a claim under the Policy, procures and follows proper medical advice from a Doctor. Failure to follow proper medical treatment or advice in accordance with this paragraph may result in Us reducing or suspending Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure;
e) for more than one (1) of Events 25 and/or 26 or Events 27 and/or 28 that occur for the same period of time in respect of any one (1) Covered Person; and
f) for more than one (1) of the surgical benefits described in Events 20 to 24 and 29 to 32, in respect of any one (1) Bodily Injury or Sickness.

5. The amount of any benefit payable for Events 25, 26, 27 and/or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness) will be reduced by the amount of any:

a) periodic compensation benefits payable under any disability insurance, workers' compensation or accident compensation scheme or other government entitlement; and
b) the amount of any sick pay received, or, at the discretion of the Policyholder, sick leave entitlement,

so that the total amount of any such benefit or entitlement together with any benefits payable under the Policy does not exceed the applicable percentage of the Covered Person's Salary as shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury or against Section 1, Part C - Weekly Benefits - Sickness.

For example, if:

i. the applicable percentage is 75%;
ii. the maximum Sum Insured shown in the Schedule is $1,250 x 156 weeks against Section 1, Part B - Weekly Benefits - Bodily Injury or Section 1, Part C - Weekly Benefits - Sickness;
iii. a Covered Person's Salary is $2,000 per week;
iv. the Covered Person is entitled to benefits of (say) $500 per week under a compensation scheme described in 4(a) above,

then that Covered Person's maximum benefit will be limited to 75% of $2,000 = $1,500, less $500 = $1,000 x 104 weeks = $104,000.

(Note: this example assumes that the weekly compensation benefit of $500 continues concurrently with payments under this Policy for 104 weeks).

6. Where a Covered Person is receiving benefits from Us under this Policy, is unemployed and certified by a Doctor as being able to undertake light or partial duties the Covered Person must actively Seek Employment consistent with the opinion of their Doctor.

   Should a Covered Person not actively Seek Employment once medically cleared to, benefits shall be reduced to 25% of the Covered Person's Salary.

7. Where, in relation to benefits payable for Events 2 to 18, 25, 26, 27 and/or 28, We do not agree with the opinion given by the Covered Person's treating Doctor or to further verify the claim, We have the right (at Our own expense) to have the Covered Person examined by a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will obtain the opinion of an independent Doctor (mutually agreed by Us and the Covered Person) at Our expense. The opinion of the independent Doctor will be the opinion for the purposes of the Event.

8. If as a result of a Bodily Injury or Sickness, benefits become payable under Parts B or C of the Table of Events and while the Policy is in force, the Covered Person suffers a recurrence of Temporary Total Disablement or Temporary Partial Disablement from the same or a related cause or causes then, for the purpose of applying the Excess Period only, the subsequent period of disablement will be deemed a continuation of the prior period unless, between such periods, the Covered Person has worked on a full-time basis for at least six (6) consecutive months, in which case the subsequent period of disablement will be deemed to have resulted from a new Bodily Injury or Sickness and a new Excess Period will apply.

9. Where a Bodily Injury requires surgical treatment which cannot be performed within twelve (12) months from the date of that Bodily Injury, provided the Covered Person can demonstrate that such treatment was known as necessary during that twelve (12) month period and a Doctor certifies this, We will treat this twelve (12) month period as a continuation of the first Bodily Injury regardless of whether the Covered Person has been able to return to work for six (6) months, provided surgery does not occur in a period in excess of twenty-four (24) months from the original date of Bodily Injury.

   Note, any continuation benefits shall not exceed the total maximum Benefit Period as shown in the Schedule.

10. Subject to the payments made under Additional Cover 18. Guaranteed Payment, weekly benefits for Events 25, 26, 27 and 28 shall be payable monthly in arrears. Disability for a period of less than one (1) week shall be paid for at the rate of the average income per day worked based on the Covered Person's Salary for each day during which the disability continues.

11. All benefits paid under Section 1, Personal Accident and Sickness cover shall be payable to the Policyholder or such person or persons and in such proportions as the Policyholder shall nominate, unless otherwise specified in the Policy.

12. With respect to Section 1, Part A - Lump Sum Benefits, where the lump sum benefit is linked to the Covered Person's Salary and the Covered Person and/or a Spouse/Partner is not in receipt of a Salary, the benefit amount shall be limited to the lesser of $250,000 or the maximum sum insured shown in the Schedule for that category of Covered Person.

13. To the extent permitted under the *Insurance Contracts Act 1984* (Cth), should a benefit be payable under this Section of the Policy that is also payable under any other insurance Policy insured with Us, only one (1) Policy can be claimed against (i.e. the Policy with the greatest benefit).

14. Where a Bodily Injury is the result of an Act of Terrorism, Air or Road Rage Incident or Carjacking Incident, the Covered Person must report to the police or other relevant local authority within a reasonably practical timeframe of the Act of Terrorism, Air or Road Rage Incident or Carjacking Incident occurring. The Covered Person must provide Us with a copy of the relevant report, where reasonably practicable to do so.

15. If a Covered Person suffers a Bodily Injury resulting in Event 1 (Accidental Death), We will not be liable under the Policy for Events 33 - 41 (Part D - Fractured Bones) or Events 42 - 43 (Part E - Loss of Teeth or Dental Procedures).

Exclusions Under Section 1

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

1. We shall not be liable for any Event(s) or benefits which are directly or indirectly related to a Pre-Existing Condition; and

2. No benefits shall be payable for Events 27 and 28 with respect to any Sickness which is wholly or partly attributable to childbirth or pregnancy (except for unexpected medical complications of emergencies arising from childbirth or pregnancy); and

3. We shall not be liable for any Event(s) or benefit where a Journey is undertaken:

    a) by the Covered Person against the advice of a Doctor or Dentist; or
    b) when the Covered Person is unfit to travel; or
    c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
    d) after the Covered Person is diagnosed by a Doctor prior to the Journey commencing as suffering a terminal condition.

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Section 2 - Kidnap and Ransom/Extortion Cover

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of the Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is Kidnapped or allegedly Kidnapped, We will reimburse the Policyholder for Extortion/Ransom Monies paid up to the amount shown on the Schedule against Section 2, Kidnap and Ransom/Extortion Cover.

We will also reimburse the Policyholder for:

1. loss due to destruction, disappearance, seizure or usurpation of Extortion/Ransom Monies while being delivered to a person demanding those monies by anyone who is authorised by the Policyholder or a Covered Person to have custody of the Extortion/Ransom Monies, provided however, that the Kidnap or Extortion which gave rise to the delivery is insured under this Section; and

2. the amount paid by the Policyholder for Expenses resulting directly from a Kidnap or Extortion occurring during the Period of Insurance and whilst the person was a Covered Person; and

3. reasonable costs of retaining independent security consultants for the exclusive function of investigating the Kidnap, negotiating the release of the Covered Person, paying any ransom or recovery of the Covered Person provided that We have given Our prior written consent to the use of such consultants which will not be unreasonably withheld or delayed.

The payments in paragraphs 1, 2 and 3 above shall be inclusive of and not in addition to, the benefit amount shown on the Schedule against Section 2, Kidnap and Ransom/Extortion Cover.

In order for certain costs or expenses to be covered under this Section, those costs or expenses must be approved by Us (such approval not to be unreasonably withheld) before they are incurred. Refer to the definition of Expenses for the types of Expenses that require Our prior approval, and condition 2 of this Section.

Definitions Under Section 2

Expenses means any of the following:

1. reasonable payment made by the Policyholder to a person providing information which leads to the arrest of the individuals responsible for a Kidnap or Extortion insured under this Section;

2. reasonable and customary loan costs incurred by the Policyholder from a financial institution providing money to be used for payment of Extortion/Ransom Monies;

3. reasonable travel and accommodation costs incurred by the Policyholder or a Covered Person as a result of a Kidnap or Extortion;

4. Salary paid by the Policyholder to a Covered Person or on behalf of a Covered Person who is the victim of a Kidnap or Extortion for up to the earliest of the following dates:

    a) sixty (60) days after the release of the Covered Person from a Kidnap; or
    b) the discovery of the death of the Covered Person; or
    c) one hundred and eighty (180) days after the Policyholder receives the last credible evidence that the Covered Person is still alive; or
    d) twelve (12) months from the date of the Kidnap, if the victim has not been released;

5. payments made by the Policyholder for a temporary replacement Employee hired to perform the duties of a Kidnap victim for the duration of a Kidnap and, upon release, for a further thirty (30) day period but does not include payments made more than twelve (12) months from the date of the Kidnap;

6. personal financial loss suffered by the Covered Person(s);

7. travel costs of a Covered Person who is the victim of a Kidnap to join their immediate family upon their release and the travel costs of an Employee to replace the Kidnap victim. If such travel costs include an airflight, then:

   a) the Covered Person is entitled to a ticket of the equivalent class to that which they originally purchased at the beginning of the Journey which is the subject of the claim made under this Section; and/or

   b) the replacement Employee is entitled to an economy class ticket.

   We will only pay for a single one-way ticket per Covered Person and/or replacement Employee.

8. reasonable and customary fees and expenses of a qualified interpreter assisting the Policyholder or a Covered Person in the event of a Kidnap or Extortion; and

9. any other reasonable and customary expenses incurred by the Policyholder with Our prior approval, such approval not to be unreasonably withheld or delayed, in resolving a Kidnap or Extortion insured under this Section (subject to Condition 2 below).

Extortion means to intimidate by a threat or series of threats to Kidnap or cause Bodily Injury.

Extortion/Ransom Monies means consideration paid for the return of a Kidnap victim or consideration paid to terminate or end an Extortion, to a person believed to be responsible for the Kidnap or Extortion and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.

Kidnap/Kidnapped means the illegal abduction and holding hostage of a Covered Person for the purpose of demanding Extortion/Ransom Monies as a condition of release.

Additional Cover Under Section 2

Public Relations Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is Kidnapped or the subject of Extortion, We will pay the Policyholder up to the amount shown in the Schedule against Section 2, Public Relations Benefit, for the actual, necessary and reasonable external expenses to engage an independent image and/or public relations consultant, and/or costs associated with media broadcasts, to help protect and/or positively publicise the Policyholder's business and corporate image.

These expenses must be directly in connection with a Kidnap or Extortion and incurred within twenty-one (21) days of the Kidnap or Extortion.

Conditions Under Section 2

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. Confidentiality

The Policyholder and each and every Covered Person will make a reasonable effort not to disclose the existence of this insurance.

2. Our Prior Approval

If Our prior written consent or approval is required for certain costs or expenses to be covered under this Section, and the Policyholder has not first made contact with Us and obtained our approval prior to incurring these costs or expenses (where reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that Our rights have been prejudiced, which could result in us declining to cover some or all of the expenses that have been incurred.

Exclusions Under Section 2

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise.

We shall not be liable for:

1. any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are Extortion/Ransom Monies being stored or transported for the purpose of paying an Extortion or Kidnap demand; or

2. any loss from the Kidnap or Extortion of a Covered Person permanently residing or staying for more than one hundred and eighty (180) consecutive days in the country where the Kidnap or Extortion occurs; or

3. any fraudulent or dishonest act committed by the Policyholder, a Covered Person or any person the Policyholder authorises to have custody of Extortion/Ransom Monies.

Section 3 - Hijack and Detention

Extent of Cover

Subject to the other terms, conditions, limits and exclusions under this Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is:

1. forcibly Detained for more than twelve (12) hours as a direct result of a Hijack; or

2. Detained, by any government, state or other lawful authority for any reason (other than those circumstances specifically excluded under Exclusion 1 below);

We will pay the Policyholder the daily amount shown on the Schedule against Section 3, Hijack and Detention.

We will continue to pay the Policyholder the daily benefit amount shown on the Schedule against Section 3, Hijack and Detention, for each twenty-four (24) hour period of continued Detention thereafter, up to the maximum amount and period shown on the Schedule against Section 3, Hijack and Detention.

Additional Cover Under Section 3

Legal Costs
In the event of a Covered Person incurring their own Legal Costs as a result of being Detained, We will reimburse the Covered Person for such legal costs up to the maximum amount shown on the Schedule against Section 3, Legal Costs.

Definitions Under Section 3

Detention/Detained means restraint by way of custody or confinement against the Covered Person's will.

Hijack means the seizing of control of a Conveyance on which the Covered Person is a passenger.

Legal Costs means the reasonable costs incurred by or on behalf of a Covered Person to pay for a lawyer to represent the Covered Person as a result of the Covered Person being Detained. Legal Costs do not include:

a) the earnings of any Covered Person, or the cost of the Covered Person's time, in investigating, pursuing or defending any legal proceeding; and
b) the internal corporate overheads of the Policyholder.

Conditions Under Section 3

The cover provided under this Section is subject to the conditions and provisions which appear under the section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

Exclusion Under Section 3

The cover provided under this Section is subject to the exclusion below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

1. We shall not be liable for any Detention attributable to the Covered Person breaking the law of any country or state.

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Section 4 - Medical, Evacuation and Additional Expenses

Extent of Cover

Subject to the other terms, conditions, limits and exclusions under this Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury or Sickness, We will pay or reimburse the Policyholder, the Covered Person or the Covered Person's estate for Medical, Evacuation and Additional Expenses for a period of up to twenty-four (24) months from the date of their Bodily Injury or Sickness, up to the amount shown on the Schedule against Section 4, Medical, Evacuation and Additional Expenses, and subject to the applicable Excess.

In order for certain Medical, Evacuation and Additional Expenses to be covered under this Section, those expenses must be approved by Chubb Assistance before they are incurred. Refer to the definition of Medical, Evacuation and Additional Expenses for the types of expenses that require Chubb Assistance's prior approval, and Conditions 1 and 3 of this Section.

Definitions Under Section 4

Medical, Evacuation and Additional Expenses means:

1. all reasonable costs necessarily incurred outside the Covered Person's Country of Residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Doctor (who is not the Policyholder, the Covered Person, a Close Relative of the Covered Person or an Employee of the Policyholder) as a direct result of the Covered Person's Bodily Injury or Sickness;

2. all reasonable costs necessarily incurred outside the Covered Person's Country of Residence for emergency dental treatment given by a Dentist (who is not the Policyholder, the Covered Person, a Close Relative of the Covered Person or an Employee of the Policyholder) 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 in the Covered Person's teeth. No cover is provided for normal maintenance of dental health, or lack thereof;

3. expenses incurred to repair, replace or adjust dentures up to a maximum of $2,500 provided those expenses are as a direct result of a Bodily Injury;

4. expenses related to the evacuation of the Covered Person to the most suitable hospital or to the Covered Person's Country of Residence as a direct result of their Bodily Injury or Sickness, including reasonable and necessary expenses incurred for qualified medical staff to accompany the Covered Person, provided such evacuation is recommended by a Doctor and prior approval is obtained from Chubb Assistance, such approval not to be unreasonably withheld or delayed;

5. all expenses incurred in repatriating the Covered Person to the most suitable hospital or to the Covered Person's Country of Residence provided that such repatriation is as a direct result of the Covered Person's Bodily Injury or Sickness, is necessary on Doctor's advice and prior approval is obtained from Chubb Assistance, such approval not to be unreasonably withheld or delayed;

6. reasonable travel and accommodation expenses of any two (2) people as nominated by the Covered Person and/or Policyholder who, as a result of the Covered Person's Bodily Injury or Sickness, are required to travel to, or remain with, the Covered Person when it is considered medically necessary from the advice of Our medical advisor in consultation with the Covered Person's attending Doctor and when prior approval is obtained from Chubb Assistance, such approval not to be unreasonably withheld or delayed; or

7. ongoing medical expenses and/or ongoing dental expenses incurred in the Covered Person's Country of Residence as part of a continuation of an existing claim after a Covered Person has returned to their Country of Residence for the treatment of a Bodily Injury or Sickness, for which treatment was covered under the Policy and was first sought and received whilst on an overseas Journey. Where the Covered Person's Country of Residence is a country other than Australia or New Zealand, ongoing medical expenses and ongoing dental expenses are limited to a maximum of $50,000. As set out in General

Exclusions 3, 4 and 5, ongoing medical expenses and ongoing dental expenses do not include those expenses We are prohibited by law from paying.

Additional Cover Under Section 4

Continuous Worldwide Bed Confinement

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey outside their Country of Residence, the Covered Person suffers a Bodily Injury or Sickness which results in them being confined to bed by a Doctor for a period in excess of twenty-four (24) hours, We will pay the Policyholder or the Covered Person the daily amount, up to the maximum number of consecutive days shown in the Schedule against Section 4, Continuous Worldwide Bed Confinement.

Non-Medical Incidental Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey outside their Country of Residence, the Covered Person suffers a Bodily Injury or Sickness which results in them being admitted to hospital, We will reimburse the Policyholder or Covered Person for any reasonably incurred non-medical incidental expenses, including but not limited to telephone, television and newspapers. The maximum daily amount and benefit limit per hospitalisation are shown in the Schedule against Section 4, Non-Medical Incidental Expenses.

Trauma Counselling Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers psychological trauma as a result of them being a victim of, or eye witnessing a criminal act such as kidnap, sexual assault, rape, murder, violent robbery or an Act of Terrorism, We will reimburse the Policyholder or the Covered Person up to the amount shown in the Schedule against Section 4, Trauma Counselling Benefit, for the cost of trauma counselling which is provided by a registered psychologist or psychiatrist (who is not a Covered Person or their Close Relative) provided the treatment is certified as necessary by a Doctor for the wellbeing of the Covered Person.

Conditions Under Section 4

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled “General Provisions and Conditions Applicable to the Policy”, unless explicitly stated otherwise.

1. We or Chubb Assistance must be informed as soon as reasonably practicable of any potential claim under this Section in the event the Covered Person is admitted to hospital or where Medical, Evacuation and Additional Expenses are likely to exceed $2,500.

2. We will, while acting reasonably, decide whether to evacuate or repatriate a Covered Person based upon the medical necessity which will be derived from advice of the Covered Person’s attending Doctor and/or Our medical advisor. Chubb Assistance will determine the most appropriate means of transport and destination for evacuation or repatriation based upon this advice.

3. If prior approval from Chubb Assistance is required for certain costs or expenses to be covered under this Section, and the Covered Person or anyone acting on the Covered Person’s behalf has not first made contact with Chubb Assistance and obtained approval before these costs or expenses are incurred (where it is reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that those costs or expenses could otherwise have been reduced through engaging preferred providers arranged by Chubb Assistance.

4. To the extent that it is reasonably practicable, the Policyholder, Covered Person, and/or anyone undertaking arrangements on the Policyholder’s or Covered Person’s behalf must not attempt to resolve problems encountered without first advising Us or Chubb Assistance or it may prejudice reimbursement of expenses, which could result in the Policyholder or Covered Person being held liable for certain expenses.

5. In the event that a Covered Person is repatriated to the country that was their intended final destination (such as their Country of Residence), We will not indemnify the originally purchased airfare.

6. International bank transaction fees are covered to a maximum of $50 per claim.

7. Any ongoing medical expenses or ongoing dental expenses incurred after a Covered Person has returned to their Country of Residence (with the exception of Australia where We may be prohibited from paying medical expenses by law by due to General Exclusions 3, 4 or 5) must first be claimed against any government sponsored fund, plan or medical benefit scheme. Additionally, any ongoing dental expenses must be first claimed against any applicable personal health insurance policy.

8. Where a Covered Person is travelling on Incidental Private Travel or Directors and Executives Private Travel, any ongoing medical expenses must first be claimed against any applicable personal health insurance policy and/or government sponsored fund, plan or medical benefit scheme.

Exclusions Under Section 4

The cover provided under this section is subject to the exclusions below, as well as the exclusions which appear under the section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. where a Journey is undertaken:

   a) by the Covered Person against the advice of a Doctor; or
   b) when the Covered Person is unfit to travel; or
   c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition or for the purpose of undergoing any form of cosmetic or elective surgery; or

2. incurred for any medication or ongoing treatment for a Pre-Existing Condition and for which such medication or treatment the Covered Person has been advised by their Doctor to continue during travel; or

3. incurred for routine medical, optical or dental treatment or consultation; or

4. incurred after the period of twenty-four (24) months from the date the Covered Person suffers a Bodily Injury or Sickness; or

5. to the extent such expenses are recoverable by the Policyholder and/or a Covered Person from any other source, including but not limited to a government sponsored fund, plan or medical benefit scheme; or

6. incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey commencing.

Section 5 - Chubb Assistance and Security Advice

The Policy provides 24/7 worldwide travel, medical and security assistance during the Period of Insurance whilst the Covered Person is on a Journey as well as travel security advice prior to commencing a Journey.

In the event a Covered Person is on a Journey and requires travel, medical or security advice or assistance, as soon as practicable they should call the emergency response team on +61 2 8907 5995 to get immediate assistance and help accessing vital services in the local area.

Chubb Assistance - Travel and Medical Assistance

Chubb Assistance supports the Covered Person travelling around the world with emergency advice and assistance services 24 hours a day, seven days a week. Chubb Assistance has a team of medical and travel specialists based in Australia and has access to international resources via a global network that will assist in an emergency.

Travel Security Advice and Assistance

Chubb has partnered with a crisis management assistance company, to provide a range of services to prepare the Covered Person for a Journey prior to its commencement as well as offer support whilst on a Journey to assist with a safe, uneventful and successful trip. Please note these services can only be accessed if the Covered Person has registered, therefore early registration is highly recommended. Refer to the registration details below.

Registration: To access and register for the services provided for under the Policy:

1. log onto www.chubbassistance.com/au

2. click on the Chubb Assistance link.

The Policyholder and Covered Person will be required to complete a one-off registration process using the Policy number as stated on the Schedule and then will continue to access the services utilising their email address and chosen password.

Assistance Benefits and Who to Call and For What

The following travel, medical and security assistance benefits are available to the Policyholder and Covered Person by calling +61 2 8907 5995:

24/7 Travel Assistance

Select option 1 - Chubb Assistance for:

- Visa requirements or extensions;
- assistance with what to do in the event of lost or stolen passports, travel documents, credit cards or luggage;
- assistance with what to do in the event of missed or cancelled connections;
- assistance with emergency travel arrangements;
- assistance locating embassies or consulates;
- translation and interpreting services;
- support and communication to employers, friends and family.

24/7 Medical Assistance

Select option 1 - Chubb Assistance for:

- immediate access to doctors or nurses for assistance and advice;
- arranging emergency medical consultation, ongoing monitoring and support;
- advice on the location of suitable, nearby medical clinics or other facilities;
- hospital admissions, emergency evacuations and repatriations;
- payment guarantees hospital/medical expenses;

- oversee dispatch of medications or medical supplies;
- liaison with family doctor;
- support and communication to employers, friends and family.

24/7 Security Assistance

Select option 2 to speak to Our travel security and assistance provider for:

- immediate access to security experts or any security or safety concerns;
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident;
- concerns about identity being compromised due to a data breach.

Additional Services Under Section 5

The following benefits and services provided by Our travel security and assistance provider are available to the Policyholder and Covered Person:

Country Intelligence

Access to useful information for Covered Persons to help prepare for a Journey to another country including - overall risk ratings and individual risk ratings for terrorism, conflict, political, kidnap and infrastructure. Also included is a detailed overview of the country, city guides, security issues, travel logistics, cultural factors, health advisories, useful information such as weather, maps and contact numbers for emergencies and contact details of various embassies.

A section on identity theft helps to provide an understanding of how fraudsters work and how to avoid becoming a victim in the first instance.

Daily News

A subscription email, delivered to the user's email inbox once a day during weekdays, provides a news summary of incidents that have occurred worldwide in the last 24 hours which may have an impact to the Covered Person's travel or security.

Travel Alerts

By registering to receive alerts from Our travel security and assistance provider for the country and dates of travel, the Covered Person can receive alerts by email, which could significantly affect their travel or security in a specific country, region or city such as terrorist incidents - bombing, assassination or kidnapping, natural hazards, disease outbreaks, airport closures, road closures, upcoming demonstrations and other situations which may impact them whilst on a Journey.

High Risk Travel Safety Briefings

Customised reports for high and extreme risk regions as classified by Our travel security and assistance provider subject to Condition 3 below. Written by Our travel security and assistance provider's in-house regional analysts and security specialists, these briefings take into account key factor in assessing the security threats posed to a Covered Person's Journey. These can be requested on an ad-hoc basis.

Annual Threat Forecast

Compiled by Our travel security and assistance provider's risk analyst team, the forecast focuses on a number of key issues globally providing thoughtful insights for the year ahead into how these concerns will affect the different geographical areas in respect of political and security environments and how that will impact Covered Person's travel and security.

Security Briefings

Briefings offer in-depth analysis on topical or upcoming political or security events. These are sent on an ad-hoc basis and it is recommended that Covered Persons register to receive these. At a minimum, it is recommended that the Policyholder's risk managers and human resource managers should be registered to receive these to assist in the mitigation of risk.

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Podcasts
Our travel security and assistance provider's team of analysts discuss a range of security and political issues affecting countries across the globe.

TravelKit app
A downloadable app which will provide some of the above information to the Covered Person's smart phone or tablet.

Conditions Under Section 5

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. In the event of assistance being provided by Chubb Assistance and/or Our travel security and assistance provider in good faith, and with the consent of the Policyholder, to any person not insured under the Policy, the Policyholder shall reimburse Us for all costs incurred.

2. Chubb Assistance and/or Our travel security and assistance provider will provide the Covered Person with such emergency assistance as deemed reasonably necessary by them.

3. The Policy provides for two (2) "High Risk Travel Safety Briefings" per month at no additional charge. Policyholders may contact Our travel security and assistance provider directly to obtain further reports but will be invoiced direct by Our travel security and assistance provider at a cost agreed at the time of the request. Furthermore, if the Policyholder requires reports for medium to low risk countries then these need to be arranged directly with Our travel security and assistance provider as these do not form part of the service provided for under this Policy.

Section 6 - Cancellation and Disruption

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of the Policy:

Loss of Deposits

If during the Period of Insurance the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of the Covered Person's Journey due to:

1. the Covered Person's unexpected death, or a Bodily Injury or Sickness which results in the Covered Person being certified by a Doctor or Dentist as being unable to commence the Journey as planned; or

2. the unexpected death or Serious Injury or Serious Sickness of a Close Relative, Close Colleague or travelling companion of the Covered Person; or

3. the Covered Person's residence or business premises suffering major theft or damage; or

4. any other unforeseen circumstance outside the control of the Policyholder or the Covered Person, not otherwise excluded under the Policy,

We will reimburse the Policyholder or the Covered Person the lesser of:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agents' cancellation fee; or

2. 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 against Section 6, Loss of Deposits, and subject to the applicable Excess.

Cancellation and Curtailment Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:

1. the Covered Person's unexpected death, or a Bodily Injury or Sickness which results in the Covered Person being certified by a Doctor or Dentist as being unable to continue the Journey as planned; or

2. the unexpected death or Serious Injury or Serious Sickness of a Close Relative, Close Colleague or travelling companion of the Covered Person; or

3. the Covered Person's residence or business premises suffering major theft or damage; or

4 any other unforeseen circumstance outside the control of the Policyholder or the Covered Person, not otherwise excluded under the Policy,

We will reimburse the Policyholder or the Covered Person the greater of:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agents' cancellation fee; or

2. any necessarily incurred reasonable additional Travel or Accommodation Expenses and/or out-of-pocket expenses (but less any refund, credit note or voucher that the Policyholder or Covered Person has received or been offered on the unused prepaid portion of their Travel or Accommodation Expenses),

up to the amount shown on the Schedule against Section 6, Cancellation and Curtailment Expenses, and subject to the applicable Excess.

Chubb Assistance (+61 2 8907 5995) must be informed as soon as reasonably practicable of any potential claim under this Section in the event that additional Travel or Accommodation Expenses are likely to exceed $5,000.

Definitions Under Section 6

Travel or Accommodation Expenses means any amount that the Policyholder or the Covered Person has paid or is liable to pay by reason of contract, for the supply of transportation of any type, accommodation, meals, individual event registration fees or entertainment tickets including travel agent or booking fees.

Additional Cover Under Section 6

Frequent Flyer Points

If during the Period of Insurance and whilst the person is a Covered Person, the Policyholder or the Covered Person purchases an airline ticket (and/or other Travel or Accommodation Expenses) using frequent flyer or similar reward points and the airline ticket (and/or other Travel or Accommodation Expenses) is subsequently cancelled or curtailed as a result of an unforeseen circumstance outside the control of the Policyholder or Covered Person and the loss of such points cannot be recovered from any other source within a reasonable timeframe and after reasonable efforts have been made to seek recovery, We will reimburse the Policyholder or the Covered Person the retail price for that ticket (and/or other Travel or Accommodation Expenses) at the time it was issued to the maximum amount shown in the Schedule against Section 6, Frequent Flyer Points.

Funeral Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person dies, We will reimburse the Policyholder or the estate of the Covered Person up to the amount shown on the Schedule against Section 6, Funeral Expenses for:

- all reasonable expenses incurred in transporting the Covered Person's body or ashes and/or personal effects back to a place nominated by the legal representative of the Covered Person's estate; and
- all reasonable funeral, burial or cremation and associated expenses; and
- all reasonable expenses incurred for one (1) Close Relative to travel to and/or accompany the Covered Person's body or ashes back to a place nominated by the legal representative of the Covered Person's estate.

Pet Boarding Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person's Journey is unexpectedly extended due to any unforeseen circumstances outside the control of the Policyholder or the Covered Person, which results in their planned Journey conclusion being delayed by more than twenty-four (24) hours, We will reimburse the Policyholder or the Covered Person for the necessary and reasonable additional pet boarding costs incurred as a result of their delayed return up to the amount shown in the Schedule against Section 6, Pet Boarding Expenses.

Missed Transport Connection

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person misses a transport connection due to any unforeseen circumstances outside the control of the Policyholder or the Covered Person and, as a result, is likely to miss an officially scheduled meeting or conference which cannot be delayed because of their late arrival, We will reimburse the reasonable extra expenses necessarily incurred, net of any recoveries which the Policyholder or the Covered Person has received from any carrier, to enable the Covered Person to use alternative scheduled public transport services and arrive at their destination on time, up to the amount shown on the Schedule against Section 6, Missed Transport Connection.

Overbooked Flight

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person cannot board a confirmed scheduled flight due to overbooking and no alternative transport is made available within eight (8) hours of the scheduled departure time, We will reimburse the Policyholder or the Covered Person for any expenses incurred as a result of the delay up to the amount shown in the Schedule against Section 6, Overbooked Flight.

The benefit payable shall be reduced by any amount of compensation the Covered Person receives from the air carrier or any other source.

Corporate Event Extension

Subject to the other terms, conditions and exclusions of the Policy, Cover under Section 6, Cancellation and Disruption is extended to include persons (who are not otherwise Covered Persons under this Policy) invited to travel as guests of the Policyholder, to events organised or hosted by the Policyholder, provided that any losses or expenses incurred are not insured under another policy, or cannot be recovered from any other source within a reasonable timeframe and after reasonable efforts have been made to seek recovery.

Cover shall be applied under Section 6, Cancellation and Disruption only, up to the per person amount shown in the Schedule against Section 6, Corporate Event Extension. The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Insurance shall not exceed the Aggregate amount shown in the Schedule against Section 6, Corporate Event Extension.

Conditions Under Section 6

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled “General Provisions and Conditions Applicable to the Policy”, unless explicitly stated otherwise.

1. Chubb Assistance (+61 2 8907 5995) must be informed as soon as reasonably practicable of any potential claim under this Section in the event that additional Travel or Accommodation Expenses are likely to exceed $5,000.

2. To the extent that it is reasonably practicable, the Policyholder and/or the Covered Person must not attempt to resolve problems encountered without advising Chubb Assistance as this may prejudice reimbursement of expenses, which could result in the Policyholder or Covered Person being held liable for certain expenses.

3. A loss which is a result of Incidental Private Travel or Directors and Executives Private Travel shall be limited to the amount as shown in the Schedule against Section 6, Incidental Private Travel and/or Directors and Executives Private Travel per Covered Person per event.

4. Out of pocket expenses such as phone charges, food and the like are limited to a maximum amount per day to a maximum per Covered Person per event as shown in the Schedule against Section 6, Out of Pocket Expenses.

5. Where a Covered Person is on a Journey and has incurred both additional expenses as well as forfeited expenses, only the greater of each expense shall be payable under this Policy. For example, if a person forfeits accommodation for a particular night, but also incurs expense of accommodation for the same night, only the greater expense shall be payable.

6. The Policyholder or Covered Person must take reasonable steps to recover any refund, credit note or voucher they are entitled to. Where the Policyholder or Covered Person has received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable.

Exclusions Under Section 6

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. incurred where a Journey is planned and/or undertaken:

    a) by the Covered Person against the advice of a Doctor or Dentist; or
    b) when the Covered Person is unfit to travel; or
    c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or

2. incurred directly or indirectly in relation to a terminal condition of the Covered Person which was diagnosed by a Doctor prior to a Journey being booked; or

3. arising directly or indirectly out of:

    a) the cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey; or
    b) carrier caused delays or cancellations where the expenses are recoverable from the carrier; or
    c) any business or financial or contractual obligations of the Policyholder, the Covered Person or any other person; or
    d) any change of plans which are not as a result of an unforeseen circumstance outside the control of the Policyholder or Covered Person or, any change of plans which are as a result of a disinclination on the part of the Covered Person or of any other person to undertake the Journey; or
    e) the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour; or
    f) the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal; or
    g) 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 the Covered Person booking their Journey; or

4. to the extent such expenses are recoverable by the Policyholder and/or a Covered Person from any other source; or

5. incurred by the Policyholder and/or Covered Person for the benefit or on behalf of a person who is not a Covered Person. This exclusion does not apply with respect to the cover under Corporate Event Extension; or

6. where financial loss has not occurred, such as but not limited to a Covered Person's loss of enjoyment; or

7. for additional travel or accommodation which are payable under another section or benefit of this Policy; or

8. costs where a refund, credit note or voucher has been received or been offered for unused prepaid Travel or Accommodation Expenses; or

9. associated with a Serious Injury or Serious Sickness, where the person on who the claim depends has:

    a) received regular medical treatment or medication relevant to the life-threatening medical condition in the thirty (30) days immediately prior to the date the Covered Person's Journey was booked; or
    b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) relevant to the life-threatening medical condition in the six (6) months immediately prior to the date the Covered Person's Journey was booked; or

10. incurred where any loss or event is specifically covered, to any degree elsewhere in the Policy, such as under Section 12 - Political and Natural Disaster Evacuation.

Section 7 - Alternative Employee/Resumption of Assignment Expenses

Extent of Cover

Subject to the other terms, conditions, limits and exclusions under this Policy:

If during the Period of Insurance, the Policyholder necessarily incurs either Alternative Employee Expenses or Resumption of Assignment Expenses as the direct result of:

a) a Covered Person whilst on a Journey unexpectedly dying or suffering a Bodily Injury or Sickness which entirely prevents that Covered Person from carrying out their usual occupation and, in the case of Bodily Injury or Sickness, a Doctor certifies that the Bodily Injury or Sickness is likely to last for more than seven (7) days; or
b) a claim being admitted and accepted for the cancellation or curtailment of a Covered Person's Journey under Section 6, Cancellation and Disruption;

We will reimburse the Policyholder for either Alternative Employee Expenses or Resumption of Assignment Expenses up to the amount shown on the Schedule against Section 7, Alternative Employee/Resumption of Assignment Expenses.

Definitions Under Section 7

Alternative Employee Expenses
means reasonable expenses necessarily incurred in sending a substitute person to complete the business activities of the Covered Person.

Resumption of Assignment Expenses
means all reasonable and necessary expenses incurred in returning the Covered Person to re-commence an assignment within ninety (90) days of returning to their Country of Residence on written approval of Our medical advisor in consultation with the Covered Person's attending Doctor (where the context permits).

Conditions Under Section 7

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. Expenses shall be limited to the cost of an air flight ticket to the equivalent class that was originally purchased at the beginning of the Journey for the Covered Person and other essential expenses incurred in the transportation of the substitute person to complete the assignment or the initial Covered Person resuming their assignment.

2. If a benefit is paid for Alternative Employee Expenses, then no benefit shall be payable for Resumption of Assignment Expenses for the same event.

Exclusions Under Section 7

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. incurred where a Journey is undertaken:

    a) by the Covered Person against the advice of a Doctor or Dentist; or
    b) when the Covered Person is unfit to travel; or
    c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or

2. which the Policyholder or the Covered Person had paid or budgeted for before the commencement of a Journey; or

3. incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey being booked.

Section 8 - Baggage and Travel Documents

Extent of Cover

Subject to the other terms, conditions, limits and exclusions under this Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey:

a) the Covered Person sustains Loss of, theft of or damage to Baggage, Business Property, Electronic Equipment, Money or Travel Documents, We will reimburse the Policyholder or the Covered Person in respect of such Loss, theft or damage up to the corresponding amounts shown on the Schedule against Section 8, Baggage and Business Property, Electronic Equipment or Money and Travel Documents and subject to the applicable Excess; and/or

b) the Covered Person's Baggage or Business Property is delayed, misdirected or temporarily mislaid by any transport carrier for more than eight (8) consecutive hours, We will reimburse the Policyholder or the Covered Person for any reasonable expenses incurred by a Covered Person in purchasing essential replacement clothing and toiletries that are required while on the Journey up to the amount shown in the Schedule against Section 8, Deprivation of Baggage.

Definitions Under Section 8

Baggage means personal property belonging to the Policyholder or a Covered Person or for which a Covered Person is legally responsible, taken on the Journey or acquired during the Journey. However, Baggage does not include household furniture or effects unless acquired by the Covered Person on the Journey.

Business Property means office equipment and the replacement value of plans, business papers, specifications, manuscripts and stationery.

Electronic Equipment means any computers (including laptops, notebooks and tablets), mobile phones, global positioning devices (excluding baggage tracking devices such as Apple Airtags), personal music/recording/gaming devices, audio equipment or devices, cameras, wearable electronic devices and other electronic items of a similar nature, which are intended for either personal or business use.

Loss means items which are unrecoverable due to circumstances outside the control of the Policyholder or Covered Person.

Money means coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, credit cards, petrol and other coupons in the possession or control of the Covered Person.

Travel Documents means passports, travel tickets, visas, entry permits and other similar documents in the possession or control of the Covered Person.

Additional Cover Under Section 8

Repatriation of Belongings

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury or Sickness for which they are hospitalised for a period of more than twenty-four (24) hours, or the Covered Person is evacuated/repatriated and as a result they are separated from their belongings, We will reimburse the Covered Person for any expenses reasonably and necessarily incurred in returning the Covered Person's Baggage, Business Property, Electronic Equipment, Money and/or Travel Documents to them, or to their usual place of residence or work. The maximum We will pay is shown in the Schedule against Section 8, Repatriation of Belongings.

Home Burglary Excess Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person's usual place of residence is burgled, We will reimburse the Covered Person for the excess amount they are liable to pay under their home contents insurance policy, up to the maximum amount shown in the Schedule against Section 8, Home Burglary Excess Benefit.

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Coins and Bank Notes
In respect of coins or bank notes held for the purpose of a Journey, cover shall commence at the time of collection from a financial institution or seventy-two (72) hours prior to commencement of the Journey, whichever is the latter and shall continue for seventy-two (72) hours after termination of the Journey or until deposit at a financial institution, whichever occurs first.

Business Property
In respect of any Business Property held for the purpose of a Journey, cover shall commence at the time of collection from the Covered Person's place of work or seventy-two (72) hours prior to commencement of the Journey, whichever is the latter and shall continue for seventy-two (72) hours after termination of the Journey or until it is returned to the Covered Person's place of work, whichever occurs first.

Keys and Locks
If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person loses any identification documents and keys at the same time, We will reimburse the Covered Person for the actual costs incurred for the replacement of keys and locks to their home and/or motor vehicle up to the maximum amount shown in the Schedule against Section 8, Keys and Locks.

Identity Theft Extension
If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is the victim of Identity Theft as a result of their Documents having been stolen, We will indemnify the Covered Person for reasonable legal expenses, up to the maximum amount shown in the Schedule against Section 8, Identity Theft Extension;

- to pursue closure of any disputed arrears, accounts or credit facilities;
- for re-submitting applications for loans, grants, other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of Identity Theft;
- for notarising affidavits or other similar documents, amending or rectifying records in regard to the Covered Person's true name or identity as the result of Identity Theft;
- to defend any suit brought against the Covered Person by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of Identity Theft;
- to remove any civil judgment wrongfully entered against the Covered Person as a result of Identity Theft;

as long as the Policyholder or Covered Person has applied for consent to incur expenses by calling Chubb Assistance (+61 2 8907 5995) and consent has been given by Us, such consent not to be unreasonably withheld or delayed.

Lost Earnings
If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is the victim of Identity Theft, and provided prior consent has been given by Us, We will also pay for Salary lost by the Policyholder or Covered Person as a result of time off work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants or legal counsel, up to the maximum daily amount, and maximum total amount shown in the Schedule against Section 8, Lost Earnings.

Definitions Under the Identity Theft Extension and Lost Earnings

Documents means papers or other items containing references to the Covered Person's identity including, but not limited to passport, drivers' licence, automatic teller machine cards, credit cards, share certificates, birth certificate, bank account details, building society account details, insurance policy documents, utilities account details or membership numbers of professional bodies.

Identity Theft means the theft of personal data or Documents relating to Covered Person's identity which results in their fraudulent use to obtain money, goods or services.

Data Recovery Benefit
If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers damage to their laptop or computer hard drive, any external drive, including but not limited to

flash drive, external hard drive, SD card, or similar, We will indemnify the Covered Person for actual expenses incurred for the services of an information technology professional to recover data on the damaged drive. Data recovery services must be carried out by a person or persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person. Benefit will be up to the amount shown in the Schedule against Section 8, Data Recovery Benefit.

Conditions Under Section 8

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. The Covered Person must take all reasonable precautions for the safety and supervision of their Baggage, Business Property, Electronic Equipment, Money and Travel Documents.

2. The Covered Person must report any Loss, theft, damage or deprivation of Baggage, Business Property, Electronic Equipment, Money or Travel Documents to either the police or the transport carrier as soon as reasonably practicable and where reasonably practicable, make a written report available at the time of making any claim. In the case of a Loss, theft, damage or deprivation that arises whilst Baggage, Business Property, Electronic Equipment, Money or Travel Documents are in the custody of the transport provider, the Covered Person must first make a claim with the transport provider.

3. The Covered Person must report any Loss or theft of a mobile phone to the service provider to have the device blocked using the IMEI number, and where practicable provide a confirmation from the service provider when submitting a claim.

4. The Covered Person must report any Loss or theft of automatic teller machine cards, credit cards, travellers' and other cheques or Travel Documents to the issuing authorities as soon as reasonably practicable and effect appropriate cancellation measures.

5. If We pay under this Section in respect of any property, We will be entitled to take and keep possession of such property and to deal with it in a manner which is reasonable in the circumstances.

6. We will, in consultation with the Policyholder and/or the Covered Person either:

   - repair or replace the articles with articles in the same condition but not with articles better or more extensive than the articles were when new, or;
   - make payment of the cost of the articles in cash.

7. Despite the amounts shown in the Schedule against Section 8, Baggage and Travel Documents, the maximum aggregate amount We will reimburse the Policyholder or the Covered Person in respect of a claim arising from the unauthorised or fraudulent use of Money or Travel Documents is $5,000.

8. Where the Electronic Equipment is a phone or tablet device, We will only reimburse the cost of the replacement device.

9. If Our prior written consent or approval is required for certain costs or expenses to be covered under this Section, and the Policyholder has not first made contact with Us and obtained our approval prior to incurring these costs or expenses (where reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that Our rights have been prejudiced, which could result in us declining to cover some or all of the expenses that have been incurred.

Exclusions Under Section 8

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise. We shall not be liable for any Loss, theft, damage or expenses:

1. in respect of Baggage, Business Property, Electronic Equipment, Money or Travel Documents:

   a) due to confiscation by customs or any other lawful authority where the Policyholder's and/or Covered Person's use and/or possession of such item(s) is unlawful;
   b) recoverable from any other source (with the exception of other insurance);
   c) shipped under any freight agreement or sent by postal or courier services (with the exception of the Repatriation of Belongings benefit under this Section);
   d) to vehicles or their accessories (except keys);
   e) to sporting equipment or bicycles whilst in use;
   f) to any electronic data or software except where payable under Data Recovery Benefit;
   g) caused by:
      i. activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
      ii. mechanical or electrical failure;
      iii. any process of cleaning, restoring, repairing or alteration;
      iv. scratching or breaking of fragile or brittle articles, if as a result of negligence of the Policyholder and/or the Covered Person.

2. in respect of Electronic Equipment, jewellery and watch(es):

   a) where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the Electronic Equipment, jewellery and/or watch(es) unattended due to an emergency medical, security or evacuation situation);
   b) whilst carried in or on a Conveyance, unless:
      i. accompanying the Covered Person as personal cabin baggage or, with respect to jewellery and/or watch(es), it being worn by the Covered Person; or
      ii. the Conveyance operator has specifically instructed the Policyholder or Covered Person that such items must be placed in the hold prohibiting the Covered Person from carrying the item(s) as personal cabin baggage. Where the Covered Person is so prohibited, the Electronic Equipment, jewellery and/or watch(es) must be reasonably and adequately packaged and protected from theft or damage.

3. in respect of Money and Travel Documents:

   a) arising out of devaluation of currency or shortages due to errors or failures to act during monetary transactions;
   b) due to the loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Journey;
   c) whilst carried in or on a Conveyance, unless:
      i. accompanying the Covered Person as personal cabin baggage; or
      ii. the Conveyance operator has specifically instructed the Policyholder or Covered Person that such items must be placed in the hold prohibiting the Covered Person from carrying the item(s) as personal cabin baggage. Where the Covered Person is so prohibited, the Money or Travel Documents must be reasonably and adequately packaged and protected from theft or damage.

   d) where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation).

4. in respect to Identity Theft for:

   a) any item which has been purchased by fraudulent use of the Covered Person's identity;
   b) any loss arising from any business pursuits or the theft of a commercial identity;
   c) any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the Covered Person's identity, where civil or criminal action is, or has been, taken against the Covered Person;

d) authorised charges that the Covered Person has disputed based on the quality of goods or services;
e) theft of the Covered Person's identity by a family member who lives with the Covered Person at the Covered Person's home address;
f) any costs or expenses in connection with any claim not agreed in advance by Us;
g) authorised account transactions or trades that the Covered Person has disputed, or are disputing, based on the execution (or nonexecution) of electronic transfers, trades or other verbal or written instructions or directions;
h) an incident of Identity Theft for which the Covered Person has not:
   i. lodged a report with the Police; and/or
   ii. cannot provide a copy of the Police report,

   where reasonably practicable to do so.

Section 9 - Personal Liability

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of this Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person becomes legally liable to pay damages in respect of either Bodily Injury to any person or loss of or damage to tangible property and such injury or damage is caused by an Accident, We will indemnify the Covered Person against such damages up to the amount shown on the Schedule against Section 9, Personal Liability.

We will also pay all legal costs and expenses which are recoverable by a claimant from the Covered Person and all legal costs and expenses incurred by the Covered Person with Our prior written consent (which will not be unreasonably withheld or delayed) in the investigation or defence of a claim as a direct result of the Accident, in addition to the amount shown on the Schedule against Section 9, Personal Liability.

However, in respect of occurrences happening in, or claims or legal proceedings brought or originating in, the United States of America or Canada, or any other territory within the jurisdiction of either such territory, legal costs and expenses are included in the amount shown on the Schedule against Section 9, Personal Liability and the payment of legal costs and expenses will erode that limit.

Additional Cover Under Section 9

Court Attendance Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is required to attend court in connection with an event that has resulted in a valid claim under this Section, We will pay an amount for each day the Covered Person attends court, up to the maximum amount as shown in the Schedule against Section 9, Court Attendance Benefit.

Conditions Under Section 9

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled “General Provisions and Conditions Applicable to the Policy”, unless explicitly stated otherwise.

1. No admission, offer, promise, payment or indemnity shall be made or legal costs and expenses incurred without Our written consent (which will not be unreasonably withheld or delayed) which can be applied for by calling Chubb Assistance (+61 2 8907 5995).

2. We shall be entitled to take over and conduct in the Covered Person’s name the defence or settlement of any claim that is wholly or partially covered under this section.

3. We will handle any proceedings covered under this section in a reasonable manner, and in co-operation with both the Policyholder and the Covered Person who is the subject of the claim.

4. We may at any time pay to the Covered Person, in connection with any claim or series of claims arising from the one original cause, the amount shown on the Schedule against Section 9, Personal Liability (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

5. If Our prior written consent or approval is required for certain costs or expenses to be covered under this Section, and the Policyholder has not first made contact with Us and obtained our approval prior to incurring these costs or expenses (where reasonably practicable to do so), We may be entitled to reduce Our liability under this Section to the extent that Our rights have been prejudiced, which could result in us declining to cover some or all of the expenses that have been incurred.

Exclusions Under Section 9

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise. We shall not be liable for any loss or damage or expenses under this Section 9 in respect of:

1. Bodily Injury to any person:

   a) arising in the course of their employment, contract of service or apprenticeship, voluntary work, work experience or consultancy with the Policyholder; or
   b) who is a Close Relative of the Covered Person;

2. loss of or damage to property belonging to, held in trust by, or in the custody or control of the Policyholder or a Covered Person, other than temporary accommodation occupied by the Policyholder or a Covered Person in the course of a Journey;

3. injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when a Covered Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the driver or pilot is an Employee or agent of the Policyholder or a Covered Person;

4. injury, loss or damage to property caused by or arising from:

   a) the nature of products sold by the Policyholder or a Covered Person;
   b) advice furnished by the Policyholder or by a Covered Person;
   c) the conduct of the Policyholder's business, trade or profession;

5. liability assumed under contract unless such liability would have attached in the absence of such contract; or

6. aggravated, exemplary or punitive damages or the payment of any fine or penalty; or

7. any wilful, malicious or unlawful act or failure to act. This exclusion does not apply to any Covered Person who is not the perpetrator of any such wilful, malicious or unlawful act or who did not know of or condone any such act.

Section 10 - Rental and Personal Vehicle Excess

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of this Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey:

1. the Covered Person or Policyholder hires a Rental Vehicle which is subsequently stolen, damaged or involved in a collision whilst in the care of the Covered Person, We will reimburse the Policyholder or the Covered Person for the lesser of the Rental Vehicle Excess or the repair costs to the Rental Vehicle arising from an event up to the amount shown on the Schedule against Section 10, Rental Vehicle Excess; or

2. the Covered Person uses their personal motor vehicle for business purposes, and is involved in a collision for which they become legally liable, or their motor vehicle is stolen or damaged as the result of a Carjacking Incident, We will:

    a) reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Person's comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
    b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Person's vehicle; and/or
    c) pay a weekly benefit to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.

The maximum amount We will pay in respect to any one (1) collision under paragraph 2 above (personal motor vehicle) for (a) and (b) combined is shown on the Schedule against Section 10, Personal Vehicle Excess and for (c) is shown on the Schedule against Section 10, Vehicle Hire.

Definitions Under Section 10

Rental Vehicle means a rented sedan, station wagon, hatchback or four-wheel drive (4WD) and other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying a Covered Person in accordance with the Rental Vehicle hiring agreement and shall not include any other vehicle or use.

Rental Vehicle Excess means the amount up to and including the prescribed excess, or claim below the excess that would have been payable under the Rental Vehicle hiring agreement and/or the associated Rental Vehicle comprehensive motor insurance policy, which the Policyholder or Covered Person is legally liable to pay under the current and valid Rental Vehicle hiring agreement if the Rental Vehicle is stolen, damaged or involved in a collision during the rental period. Rental Vehicle Excess applies only with respect to those costs arising from events which are covered or coverable under the terms of the Rental Vehicle hiring agreement and the associated Rental Vehicle comprehensive motor insurance policy.

Additional Cover Under Section 10

Rental Vehicle Collection and Return Cover Extension

Rental Vehicle Excess cover is extended for a period of up to twenty-four (24) hours prior to commencement of the Journey and up to twenty-four (24) hours after the conclusion of a Journey. Cover will commence once the Rental Vehicle is in the control of the Policyholder or the Covered Person and conclude when it is returned to the licensed motor vehicle rental/hire company.

Towing Expenses

If the Covered Person's Rental Vehicle or personal motor vehicle is involved in a collision or is damaged rendering it undriveable, or the Covered Person is deemed by a Doctor or Dentist as unfit to drive as a result of an Injury or Sickness suffered on a Journey, We will reimburse the Policyholder or the Covered Person for towing fees not covered under the Rental Vehicle agreement, or the Covered Person's comprehensive motor

vehicle insurance policy, or roadside assistance agreement up to a maximum amount as shown in the Schedule against Section 10, Towing Expenses.

Administrative Expenses

We will also reimburse the Covered Person or Policyholder for any administrative expenses applied by the licensed motor vehicle rental/hire company in relation to the Rental Vehicle Excess liability, up to the applicable maximum amount shown in the Schedule against Section 10, Rental Vehicle Excess, or Personal Vehicle Excess.

Conditions Under Section 10

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. As part of the arrangement for the rent or hire of the Rental Vehicle, the Covered Person must take all compulsory motor vehicle insurance provided by the licensed motor vehicle rental/hire company, against loss or damage to the Rental Vehicle during the rental period. Provided that the compulsory insurance has been taken up there is no additional requirement under the Policy to purchase excess buy back.

2. The Covered Person must comply with all the requirements of the Rental Vehicle hiring agreement and the associated Rental Vehicle comprehensive motor insurance policy.

3. In the event of a claim regarding a Covered Person's personal motor vehicle, the Covered Person must supply Us with the following information, to the extent that the information is available to the Covered Person:

   a) receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the Covered Person's personal motor vehicle;
   b) evidence from the Covered Person's motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.

   Note: Stating that the no claim bonus has dropped from e.g. 60% to 40% is insufficient. The actual amount of money involved is also required, including a copy of the last insurance renewal notice applicable to the Covered Person, and a summary of the total cost of the repairs (with complete details if possible).

4. In the event of a claim regarding a Rental Vehicle, the Covered Person must supply Us with a copy of the signed Rental Vehicle hiring agreement showing the Rental Vehicle Excess and a copy of the insurance policy that relates to the associated Rental Vehicle comprehensive motor insurance policy.

Exclusions Under Section 10

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise. We shall not be liable for any claims arising from:

1. any use of the Rental Vehicle or the Covered Person's personal motor vehicle by the Policyholder, a Covered Person or any other person operating the vehicle with the Policyholder or Covered Person's approval, that is in violation of the terms of the Rental Vehicle hiring agreement or the associated Rental Vehicle comprehensive motor vehicle policy of insurance; or in the case of the Covered Person's personal motor vehicle, the applicable motor vehicle insurance policy; or

2. circumstances or losses that are not covered or coverable under the Rental Vehicle hiring agreement and/or the associated Rental Vehicle comprehensive motor vehicle policy of insurance, such as filling the vehicle with the incorrect fuel type; or

3. the Covered Person being in charge of a Rental Vehicle or their personal motor vehicle whilst under the influence of a drug not prescribed by a Doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident; or

4. the illegal or criminal use of a Rental Vehicle or the Covered Person's personal motor vehicle by the Policyholder or a Covered Person; or

5. the use of the Rental Vehicle or the Covered Person's personal motor vehicle by a Covered Person without holding a valid license for the country the motor vehicle is being operated in; or

6. the use of the Rental Vehicle or the Covered Person's personal motor vehicle when not comprehensively insured.

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Section 11 - Extra Territorial Workers' Compensation

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of the Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey within Australia, the Covered Person suffers an Accidental Death, Bodily Injury or Sickness, We will indemnify the Policyholder for compensation benefits consequently payable under any workers' compensation legislation which provides benefits to injured workers or their dependents for Accidental Death, Bodily Injury or Sickness arising out of or in the course of their employment or damages consequently payable at common law except where the entitlement arises solely under any statute, subject to the Limits of Liability set out below.

This Section applies only:

1. with respect to Covered Persons who are employed by the Policyholder or who are deemed by any applicable workers' compensation legislation to be workers employed by the Policyholder and who are employed or engaged within Australia in a managerial, clerical, administrative, technical or sales capacity and whose employment or engagement is to be performed substantially within Australia;

2. if the Policyholder maintained in force during the currency of the Policy, workers' compensation insurance as required by the law of any state or territory of Australia which applies to the employment of Employees (excluding consultants, contractors, sub-contractors and/or self-employed persons undertaking work on the Policyholder's behalf) by the Policyholder or the Policyholder is licensed under such laws as a self-insurer; and

3. whilst a Covered Person is working on a temporary basis (but not exceeding in any event six (6) months) outside the state or territory in which the Covered Person's usual place of employment or employment base is located.

Limit of Liability Under Section 11

The indemnity provided under this Section shall be limited as follows:

1. In the case of a claim for compensation benefits, the difference between the benefits payable by the Policyholder and the amount which the Covered Person or their dependents are entitled to claim under any workers' compensation insurance which the Policyholder was required to effect as described above but not to exceed the amounts shown on the Schedule against Section 11, Extra Territorial Workers' Compensation.

2. In the case of a claim for damages at common law, the difference between the damages and legal costs payable by the Policyholder and the amount of indemnity to which the Policyholder would have been entitled under any workers compensation insurance which the Policyholder was required to effect as described above, but not to exceed the amounts shown on the Schedule against Section 11, Extra Territorial Workers' Compensation.

3. The limits of liability are amounts shown on the Schedule against Section 11, Extra Territorial Workers' Compensation and shall apply as follows:

   a) Weekly Benefits limit is the limit of weekly compensation for each Covered Person;
   b) Damages, Costs and Expenses limit is the total limit of liability in respect of all compensation, damages, costs and expenses arising out of any one (1) accident whether involving one (1) or more Covered Persons; and
   c) Aggregate Limit of Liability is the aggregate for all compensation (including weekly compensation), damages, costs and expenses for all occurrences, events and accidents occurring during any one (1) Period of Insurance, whether involving one (1) or more Covered Persons.

4. Any benefits otherwise payable under this Section of this Policy with respect to a Covered Person shall be reduced by the amount of any benefit payable under Section 1, Personal Accident and Sickness and Section 4, Medical, Evacuation and Additional Expenses, with respect to that Covered Person.

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Conditions Under Section 11

The cover provided under this section is Subject to the conditions below, as well as the conditions and provisions which appear under the Section titled “General Provisions and Conditions Applicable to the Policy”, unless explicitly stated otherwise. If reasonably required by Us, the Policyholder shall:

1. make available to Us such information and documentation with respect to a claim, including medical reports, report of injury forms, claim forms and any other relevant documentation, which comes into the Policyholder’s possession; and

2. authorise Us to have access to the files and information held by any workers’ compensation insurer with whom the Policyholder has effected insurance, to the extent that the files and information is accessible by the Policyholder.

Exclusions Under Section 11

The cover provided under this Section is subject to the exclusion below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise.

1. There is no indemnity under this Section with respect to any claim for exemplary, punitive or aggravated damages.

Section 12 - Political and Natural Disaster Evacuation

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of this Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey outside their Country of Residence a Covered Person is forced to leave their current location due to:

1. a recommendation by officials in the country they are travelling, which is applicable to the Covered Person, to leave the country in which they are travelling by officials in that country because of an immediate security threat such as a War, Civil War, civil unrest or political instability; or

2. the government of the Covered Person's Country of Residence issues a travel warning that recommends that certain categories of persons including the Covered Person, should leave that country; or

3. a Covered Person is expelled or declared persona non grata from that country; or

4. there is wholesale seizure, confiscation or expropriation of the Covered Person's property, plant or equipment in that country; or

5. a major natural disaster has occurred in the country the Covered Person is in, necessitating their immediate evacuation in order for them to avoid risk of Bodily Injury or Sickness;

We will reimburse the Policyholder or Covered Person up to the amount shown in the Schedule against Section 12, Evacuation Expenses:

- to return the Covered Person to their Country of Residence or to the nearest place of safety up to the cost of an economy class airfare (or business class airfare if that was the class of ticket originally purchased by the Covered Person); and
- for the reasonable accommodation costs up to a maximum of twenty-one (21) consecutive days if the Covered Person is unable to return to their Country of Residence.

Additional Cover Under Section 12

Specialist Security Services

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, it is deemed necessary by Our travel security and assistance provider to appoint specialist security personnel to provide assistance for, and if required be deployed to, the Covered Person due to a serious risk to their personal safety and/or security which is unforeseen and outside of the control of the Covered Person and Policyholder, then We will pay for the reasonable and necessary costs and expenses incurred by Our travel security and assistance provider on the Policyholder's behalf.

We will pay up to the amount shown on the Schedule against Section 12, Specialist Security Services.

Conditions Under Section 12

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled "General Provisions and Conditions Applicable to the Policy", unless explicitly stated otherwise.

1. If the Covered Person is required to leave the country they are in, We or Our travel security and assistance provider must be contacted beforehand, if it is reasonably practicable to do so, to confirm cover (+61 2 8907 5995). Where possible, We and/or Our travel security and assistance provider will make the travel arrangements and in all cases, We will decide where to send the Covered Person.

2. The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Insurance (inclusive of both Evacuation Expenses and Specialist Security Service expenses incurred) shall not exceed the amount shown on the Schedule against Section 12, Aggregate Limit of Liability.

3. We retain the right to decline to provide specialist security services (as per the additional cover under this section) for any Covered Person whenever Our travel security and assistance provider reasonably determines that performing such services would subject appointed personnel to undue risk of physical harm or will subject Our travel security and assistance provider to undue risk.

Exclusions Under Section 12

The cover provided under this section is Subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise. We will not pay any claim arising directly or indirectly from:

1. the Covered Person violating the laws or regulations of the country they are in;

2. the Covered Person's failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;

3. debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;

4. failure to honour any contractual obligation or bond or to obey any conditions in a license;

5. the insurrection, War, Civil War, civil unrest, political instability or natural disaster that resulted in the Covered Person's evacuation being in existence prior to the Covered Person entering the country or its occurrence being foreseeable to a reasonable person before the Covered Person entered the country; or

6. a Covered Person being evacuated from their Country of Residence.

Section 13 - Search and Rescue Expenses

Extent of Cover

Subject to the other terms, conditions, limits and exclusions of the Policy:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey outside their Country of Residence, the Covered Person is reported as missing and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation where:

1. it is known or believed that the Covered Person may have sustained a Bodily Injury or suffered a Sickness; or

2. weather or safety conditions are such that it becomes necessary to do so in order to prevent the Covered Person from sustaining a Bodily Injury or suffering a Sickness,

We will reimburse the Policyholder in respect of the necessary and reasonable costs incurred by a recognised rescue provider or police authorities to search for such Covered Person and to bring them to a place of safety. The maximum amount We will pay per Covered Person and per Period of Insurance is the amount shown in the Schedule against Section 13, Search and Rescue Expenses.

Conditions Under Section 13

The cover provided under this Section is subject to the conditions below, as well as the conditions and provisions which appear under the Section titled “General Provisions and Conditions Applicable to the Policy”, unless explicitly stated otherwise:

1. The Covered Person must comply at all times with local safety advice and adhere to recommendations prevalent at the time.

2. The Covered Person must not knowingly endanger either their own life or the life of any other Covered Person or engage in activities where their experience or skill levels fall below those reasonably required to participate in such activities.

3. We must be informed as soon as reasonably possible of any emergency that may potentially give rise to a claim.

4. Expenses are only payable for the Covered Person’s proportion of the search and rescue operation.

5. Costs will only be covered up to the point where the Covered Person is recovered by search and rescue or at the time where the search and rescue authorities advise that continuing the search is no longer viable.

6. A written statement from the appropriate rescue authorities involved in the search and/or rescue must be provided to Us within a reasonable timeframe of the event of a claim so that We may assess and validate the claim.

7. Where any event covered under this Section is, or is subsequently found to be covered under:

   - Section 2, Kidnap and Ransom/Extortion Expenses; or
   - Section 3, Hijack and Detention; or
   - Section 4, Medical, Evacuation and Additional Expenses; or
   - Section 6, Cancellation and Disruption; or
   - Section 12, Political and Natural Disaster Evacuation,

   the benefit amount payable under this Section shall be in addition to any amount payable under such section.

8. The maximum amount We will pay for all claims under Section 13, Search and Rescue Expenses arising out of any one (1) event or series of related events during any one (1) Period of Insurance shall not exceed the amount shown on the Schedule against Section 13, Aggregate Limit of Liability.

Extensions Applicable to All Sections

Despite anything to the contrary in this Policy, and consistently with the cover provided by it under each section and with the Policy's terms and conditions, cover under each section extends to any Journey which:

i. commences during the Period of Insurance; and
ii. finishes after the last day of the Period of Insurance, where the Policyholder has cancelled or not renewed the Policy with Us and the Policyholder has not incepted a replacement policy with any other insurance provider (if a travel insurance policy has been placed with another insurance provider, then irrespective of whether or not they have accepted liability for the Journeys commenced during Our Period of Insurance, there is no extension of cover under this Policy);

provided always that cover will not extend beyond the number of days specified in the Schedule against Journey (maximum duration of any one trip) from the last day of the Period of Insurance or the date on which the Journey was scheduled to end, whichever is earlier.

Automatic Extension of Cover

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person's original expected return to their Country of Residence is postponed due to delay of transport which is outside the control of the Covered Person, or due to the Covered Person's inability to travel as a result of a Bodily Injury or Sickness for which a claim is payable under this Policy, We will automatically extend the Covered Person's cover for that Journey under this Policy for up to three (3) calendar months from the date of the Covered Person's original expected return to their Country of Residence, including any such time that falls outside the Period of Insurance.

War/Civil War Coverage Extension

This Policy will extend to provide cover to a Covered Person who is on a Journey in the event that War or Civil War commences in the country or location in which the Covered Person is situated.

Cover will extend for the first seven (7) days of the War or Civil War commencing. After such time, all cover with respect to War or Civil War shall cease and General Exclusion 6 will apply, unless We have been notified and have agreed in writing to extend coverage for the duration of the Covered Person's Journey. An additional premium will be charged on each declaration.

There will be no cover under this extension if:

a) at the time the Journey commenced, War or Civil War had already commenced in the country/location to which the Covered Person was travelling; or
b) the War or Civil War commences in Australia or the Covered Person's Country of Residence.

The cover provided pursuant to this extension under Section 1 - Personal Accident and Sickness, Section 2 - Kidnap and Ransom/Extortion Cover, Section 4 - Medical, Evacuation and Additional Expenses and Section 6 - Cancellation and Disruption is subject to an aggregate limit per event, as well as an aggregate limit for the Period of Insurance. Refer to paragraphs 3 and 4 under the condition headed "Aggregate Limit of Liability (Applicable to Sections 1, 2, 4 and 6 only)" within the Section titled "General Provisions and Conditions Applicable to the Policy" for more details.

General Exclusions Applicable to the Policy

These general exclusions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy.

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which:

1. directly or indirectly results from a Covered Person:

   a) flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
   b) training for and/or participating in Professional Sport of any kind;

2. directly or indirectly results from any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner or Dependent Child. This exclusion does not apply to the Policyholder 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, a Policyholder cannot benefit under this Policy from such act of a Covered Person;

3. are covered in part or whole by Medicare;

4. are covered by:

   a) any workers compensation legislation;
   b) any transport accident legislation;
   c) any government sponsored fund, plan or medical benefit scheme; or
   d) any other insurance policy required to be effected by or under law,

   but only to the extent to which the loss, damage, liability, Event, Bodily Injury or Sickness is in fact covered by one or more of these schemes. We will cover loss, damage or expense in excess of such other scheme or policy providing that the Covered Person or Policyholder has pursued a claim against that scheme or policy to final resolution, subject to the terms, conditions, exclusions and limits of this Policy;

5. would result in Our contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth), *Private Health Insurance (Health Insurance Business) Rules* as updated from time to time or the *National Health Act 1953* (Cth) or any amendment to, or consolidation or re-enactment of, those Acts or those Rules;

6. results from War, Civil War, invasion, act of foreign enemy, or military or usurped power. This exclusion does not apply to the War/Civil War Coverage Extension to the extent specified in that Extension;

7. relates to Directors and Executives Private Travel if there are no such trips shown in the "Declared Travel" table in the Schedule, or if the Directors or Executives Private Travel exceeds more than fifty percent (50%) of all Declared Trips unless this has been accepted by Us and is shown in the "Declared Travel" table in the Schedule.

General Provisions and Conditions Applicable to the Policy

These general conditions and provisions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy.

Age Limitations

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 Section 1, Personal Accident and Sickness, Part A, Events 1 to 19 is limited to a maximum of $500,000 or as otherwise shown in the Schedule, whichever is the lesser; and
   b) no benefit is payable under Section 1, Personal Accident and Sickness Parts B and C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
   c) no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3, Death by Specified Causes (Specified Sickness).

   This will not prejudice any entitlement to claim benefits which has 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 ninety (90) years at the time of loss:

   a) cover under Section 1, Personal Accident and Sickness, Part A, Events 1 to 19 is limited to a maximum of $250,000 or as otherwise shown in the Schedule, whichever is the lesser; and
   b) no benefit is payable under Section 1, Personal Accident and Sickness, Parts B and C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
   c) no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3, Death by Specified Causes (Specified Sickness).

   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 ninety (90) years or over at the time of loss:

   a) cover under Section 1, Personal Accident and Sickness, Part A, Event 1, (Accidental Death) and Events 3 to 19 are limited to a maximum of $25,000; and
   b) no benefit is payable under Section 1, Personal Accident and Sickness, Part A, Event 2, (Permanent Total Disablement); and
   c) no benefit is payable under Section 1, Personal Accident and Sickness Parts B and C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
   d) no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3, Death by Specified Causes (Specified Sickness); and
   e) any loss under any Section of the Policy as a direct or indirect result of a Pre-Existing Condition(s) is excluded.

   This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of ninety (90) years.

4. In respect to each Dependent Child(ren) aged eighteen (18) years or under at the time of loss:

   a) cover under Section 1, Personal Accident and Sickness, Part A, Event 1, (Accidental Death) or Additional Benefit 3, Death by Specified Causes (Specified Sickness) is limited to a maximum of $25,000; and
   b) cover under Section 1, Personal Accident and Sickness, Part A, Events 2 to 19 are limited to a maximum of $250,000.

Change of Facts or Circumstances

The Policyholder must inform Us as soon as is reasonably practicable of changes to facts and circumstances declared to Us prior to or at the commencement of the Period of Insurance which to the knowledge of the Policyholder or of a reasonable person in the position of the Policyholder would increase the risk of a claim being made under this Policy, including but not limited to the following:

- the activities undertaken during any Declared Trips change; or
- the expected number of trips and/or average travel days as shown in the Declared Trips table in the Schedule increases; or
- commencing the use of Non-Scheduled Flights.

Directors and Executives Private Travel

It is a condition of this Policy that Directors and Executives Private Travel cannot exceed fifty percent (50%) of all Declared Trips unless this has been accepted by Us and is shown in the "Declared Travel" table in the Schedule. Refer to General Exclusion 7 on page 68.

Currency

All amounts shown on the Policy are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

Notice of Claim

The Policyholder or Covered Person or any other person entitled to claim under this Policy (Claimant) must give Us written notice of any occurrence which is likely to give rise to a claim within thirty (30) days or as soon as is reasonably practicable after the date of the occurrence. A Claimant's failure to furnish Us with notice within the time provided in the Policy will not invalidate any claim but We may reduce Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure. The Claimant must at their expense give Us such certificates, information and other documentation as We may reasonably require and which are within the Claimant's power to provide. We may at Our own expense have any Claimant, who is the subject of a claim under the Policy, medically examined from time to time (so long as the frequency is not unreasonable in the circumstances).

Subrogation

In the event of any payment under the Policy, We shall be subrogated to the Claimant's rights to recover an equivalent sum to what we have paid against any person or entity other than the Policyholder, a Covered Person or other persons covered by this Policy. A Claimant must execute and deliver any instruments and papers and do whatever else is reasonably necessary and within their power to enable Us to secure such rights. A Claimant must not take action after any loss which will prejudice Our rights to subrogation.

We will not be liable for a loss where the Claimant is a party to an agreement that excludes or limits Our rights to recover damages from a third party in respect of that loss, whenever that agreement was made, i.e. before or after the loss occurred. The effect of this provision is that the Claimant may prejudice the Claimant's rights with regard to a claim if the Claimant makes or has made any agreement with a third party that will prevent Us from recovering the loss the subject of the claim from that party or another party.

Cancellation

The Policyholder may cancel the Policy at any time by notifying Us in writing. The cancellation will take effect at 4.01pm (in the state or territory where the policy was effected) on the day We receive the Policyholder's written notice of cancellation or such time as otherwise agreed.

We may cancel the Policy or any Section of the Policy, for any of the reasons set out in Section 60 of the *Insurance Contracts Act 1984* (Cth) by issuing a notice thirty (30) days in advance in writing in accordance with Section 59 of the *Insurance Contracts Act 1984* (Cth).

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If the Policy is cancelled by Us or the Policyholder, and providing that no claim has been paid, We Will refund the Premium paid on a pro-rata basis taking into account the period of time in which the Policy has been in place, less any charges or taxes which We are unable to recover.

If the Policy is cancelled by Us or the Policyholder, and a claim has been paid or notified against the Policy, there will be no refund of Premium.

Other Insurance

In the event of a claim, the Policyholder or a Covered Person must advise Us as to any other insurance they are entitled to claim under or have access to that covers the same risk.

Breach of Conditions

If the Policyholder or a Covered Person is in breach of any of the conditions of the Policy (including a claims condition), We may decline to pay a claim to the Policyholder or Covered Person in breach if the claim is substantially affected by the breach, to the extent permitted by law.

Sanctions Clause

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 is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb 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.

Aggregate Limit of Liability (Applicable to Sections 1, 2, 4 and 6 only)

1. Except as stated below, Our total liability for all claims arising under Section 1, Personal Accident and Sickness in respect of any one (1) Accident or series of Accidents arising out of any one (1) occurrence during the Period of Insurance shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability - Any one occurrence - Personal Accident and Sickness (A).

2. Our total liability for all claims arising under Section 1, Personal Accident and Sickness in respect of any one (1) Accident or series of Accidents arising out of any one (1) occurrence during the Period of Insurance relating directly to a Non Scheduled Flight(s) shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability - Non-Scheduled Flights (B).

3. Our liability for any one (1) event giving rise to a claim under Section 1, Personal Accident and Sickness, Section 2 - Kidnap and Ransom/Extortion Cover, Section 4 - Medical, Evacuation and Additional Expenses and/or Section 6 - Cancellation and Disruption of the Policy with respect to War and/or Civil War shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability - Any one event with respect to War/Civil War (C).

4. Our total liability for all claims arising under Section 1, Personal Accident and Sickness, Section 2 - Kidnap and Ransom/Extortion Cover, Section 4 - Medical, Evacuation and Additional Expenses and/or Section 6 - Cancellation and Disruption of the Policy during any one (1) Period of Insurance relating to War and/or Civil War shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability - Any one Period of Insurance with respect to War/Civil War (D), with Our liability to cease altogether at the end of the Period of Insurance, irrespective of whether a Journey has been completed.

5. Our total liability for all claims arising under Section 2, Kidnap and Ransom/Extortion Cover in respect of any one (1) insurable event or series of events arising out of any one (1) occurrence during the Period of Insurance shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability - Any one occurrence - Kidnap and Ransom/Extortion Cover (E).

6. Despite the limits shown in the Schedule against Section 6 - Cancellation and Disruption, Our total liability for all claims arising from any one occurrence during the Period of Insurance under Section 6 - Cancellation and Disruption with regard to all Covered Person's undertaking or planning to undertake a Journey for Group Travel shall not exceed the amount shown on the Schedule against Aggregate Limit of Liability - Any one occurrence - Group Travel (F).

7. In the event that claims are made under the Policy, which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Covered Person in such manner as We may reasonably determine. If claims made under the Policy do not exceed the above Aggregate Limits of Liability, but we have reduced payments under this condition, we will make additional payments to each affected Covered Person to reimburse the reduction in payments proportional to the remaining Aggregate Limit.

Proper Law

Any dispute arising under the Policy or concerning its formation shall be governed by the laws of the appropriate state or territory of the Commonwealth of Australia. Each party agrees to submit to the exclusive jurisdiction of any court of competent jurisdiction within the said state or territory and to comply with all requirements necessary to give such court jurisdiction. All matters arising under this Policy shall be determined in accordance with the law and the practice of such court.

Singular/Plural

If it is consistent with the context of any clause in this Policy, the singular includes the plural and vice versa.

Headings

Headings have been included for ease of reference and it is understood and agreed that the terms, conditions and exclusions of the Policy are not to be construed or interpreted by reference to such headings.

Assistance and Co-operation

The Policyholder shall co-operate with Us and upon Our request, assist in making settlements, in the conduct of proceedings and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the Policyholder because of Bodily Injury or damage with respect to which insurance is afforded under the Policy. In that regard, the Policyholder shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses to the extent that it is within the Policyholder's power to do so. The Policyholder shall not, except at the Policyholder's own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

Due Diligence

The Policyholder and all Covered Person(s) will exercise due diligence in undertaking all reasonable steps to avoid or reduce any loss under the Policy.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure as well as individuals purchasing travel and personal accident insurance.

More information can be found at www.chubb.com/au

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

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Sydney NSW 2000
O +61 2 9335 3200
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Chubb. Insured.℠

Chubb Business Travel Insurance Policy Wording and PDS, Australia. Published 10/2024. (CAH-BTA01-PDS-1024) ©2024 Chubb Insurance Australia Limited. Chubb®, its logos, and Chubb.Insured.℠ are protected trademarks of Chubb.

Certificate of Currency

CHUBB®

This is to certify that the Policy for The Department of Finance Australia and Individual named Senator(s) and/or Member(s) of the 48th Australian Commonwealth Parliament in accordance with the Parliamentary Business Resources Act 2017, 93126536 is current for the period 30 June 2025 to 30 June 2026 until 4 p.m.

Date of Issue:	30 June 2025
Issuing Office:	Sydney
Issued to:	s47F [redacted] ARTHUR J. GALLAGHER (AUS) PTY LTD (NSW)
Class of Business:	Business Travel Accident
Interest Insured: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1,3. Senator(s) and/or member(s) of the Australian Commonwealth Parliament in accordance with the Parliamentary Business Resources Act 2017. 2,4. The Accompanying Spouse/Partner and/or Dependent Child(ren) of a Covered Person under Category 1 or 3 of the Schedule.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1,2,3, 4. Cover under the Policy applies whilst a Covered Person is on a Journey.
Sums Insured:	Please refer to the Policy Schedule

This Certificate of Currency is issued for information purposes only and confers no rights on the recipient.

This Certificate does not extend or amend the cover provided by the Policy listed herein. Information contained in this Certificate is current as at the above Date of Issue only. The Policy may be subject to cancellation or amendment at any time.

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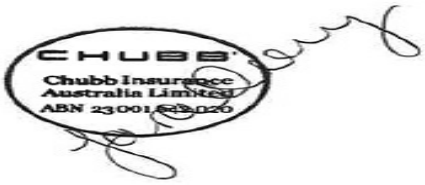
For full terms, conditions, limitations and exclusions, always refer to the Policy Wording and Policy Schedule.

Kind Regards,



s47F [redacted]
Senior A&H Corporate Key Account Underwriter
Chubb Insurance Australia Limited

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Schedule

Chubb Business Travel Insurance

CHUBB

Policy Number:	s22(1)	
Policyholder(s):	The Department of Finance Australia and Individual named Senator(s) and/or Member(s) of the 48th Australian Commonwealth Parliament in accordance with the Parliamentary Business Resources Act 2017	
Broker:	ARTHUR J. GALLAGHER (AUS) PTY LTD (NSW)	
Address:	LEVEL 12, 201 MILLER STREET NSW 2060	
Period of Insurance:		
From:	30 June 2025	(at 4:00pm)
To:	30 June 2026	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	Sydney	Authorised Representative:
On:	30 June 2025	
		s47F Senior A&H Corporate Key Account Underwriter

Description of Cover

Covered Person(s) / Categories: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1,3	Senator(s) and/or member(s) of the Australian Commonwealth Parliament in accordance with the Parliamentary Business Resources Act 2017.
Covered Person(s) / Categories: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	2,4	The Accompanying Spouse/Partner and/or Dependent Child(ren) of a Covered Person under Category 1 or 3 of the Schedule.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1,2,3,4	Cover under the Policy applies whilst a Covered Person is on a Journey.
Journey Definition: Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.	1,2	Journey means a Declared Trip undertaken on the business of the Policyholder and/or authorised by the Policyholder and only involving travel within the Covered Person's Country of Residence provided such travel involves a destination one hundred (100) 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 continues 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 the lesser of the original itinerary of the Declared Trip or one hundred & eighty (180) days, unless agreed by Us.
Journey Definition: Cover for each category of Covered Person is limited as described in the corresponding number of this Journey Definition section.	3,4	Journey means an overseas trip undertaken on the business of the Policyholder and/or authorised by the Policyholder. A Journey shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continues 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 & PDS:	CAH-BTA01-PDS-1024 Business Travel Accident PDS and Wording	

Declared Travel

Business Travel

	Groups of <10		Groups of >=10	
	No.	Average Days	No.	Average Days
Domestic	Category 1: 41642 Category 2: 4627 Category 3: 0 Category 4: 0	Category 1: 1 Category 2: 1 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0
USA	Category 1: 0 Category 2: 0 Category 3: 31 Category 4: 4	Category 1: 0 Category 2: 0 Category 3: 7 Category 4: 7	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0
Singapore / Hong Kong / Japan	Category 1: 0 Category 2: 0 Category 3: 18 Category 4: 2	Category 1: 0 Category 2: 0 Category 3: 7 Category 4: 7	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0
Rest of World	Category 1: 0 Category 2: 0 Category 3: 160 Category 4: 17	Category 1: 0 Category 2: 0 Category 3: 7 Category 4: 7	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0

Directors and Executives Private Travel

	Groups of <10		Groups of >=10	
	No.	Average Days	No.	Average Days
Domestic	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0
USA	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0
Singapore / Hong Kong / Japan	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0
Rest of World	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0	Category 1: 0 Category 2: 0 Category 3: 0 Category 4: 0

Schedule of Benefits

Sum insured each Covered Person

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

SECTION 1: Personal Accident and Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1,2	Event 1 - Accidental Death	0
	Accidental Death (Accompanying Spouse / Partner)	0
	N/A	0
	N/A (Accompanying Spouse / Partner)	0
3	Event 1 - Accidental Death	5 x Salary up to 1,000,000
	Accidental Death (Accompanying Spouse / Partner)	0
	Events 2-19	5 x Salary up to 1,000,000
	Events 2-19 (Accompanying Spouse / Partner)	0
4	Event 1 - Accidental Death	0
	Accidental Death (Accompanying Spouse / Partner)	250,000
	N/A	0
	N/A (Accompanying Spouse / Partner)	250,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1,2	0
3,4	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1,2	0 x 0 weeks	0.00	0 days
3	4,500 x 104 weeks	85.00	7 days
4	1,000 x 104 weeks	85.00	7 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1,2,3,4	0 x 0 weeks	0.00	0 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1,2	0
3,4	20,000

Categories	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1,2	0	0	0
3,4	5,000	250	2,000

Additional cover Under Section 1

Categories	Death by Specified Causes (Specified Sickness)	Corporate Image Protection
1,2	0	0
3,4	50,000	10,000

Categories	Independent Financial Advice	Coma Benefit
1,2	0	Per Week: 0 Max Weeks: 0
3,4	5,000	Per Week: 500 Max Weeks: 26

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1,2	0	0
3,4	10,000	25,000

Categories	Dependent Child Supplement	Orphaned Benefit
1,2	Per Dependent Child: 0 Per family: 0	Per Dependent Child: 0 Per family: 0
3,4	Per Dependent Child: 10,000 Per family: 30,000	Per Dependent Child: 10,000 Per family: 30,000

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit
1,2	Per Week: 0 Max Weeks: 0	0
3,4	Per Week: 500 Max Weeks: 26	5,000

Categories	Tuition or Advice Expenses	Modification Expenses
1,2	0	0
3,4	3,000	5,000

Categories	Unexpired Membership Benefit	Chauffeur Benefit
1,2	0	0
3,4	3,000	1,500

Categories	Executor Emergency Cash Advance	Accommodation and Transport Expenses
1,2	0	0
3,4	5,000	10,000

1,2	5,000	0
3,4	5,000	5,000

1,2	Per Week: 0 Max Weeks: 0	0
3,4	Per Week: 500 Max Weeks: 26	5,000

1,2	0	0
3,4	5,000	5,000

1,2	0	0
3,4	5,000	20,000

1,2	Per Person: 0 Aggregate: 0
3,4	Per Person: 20,000 Aggregate: 200,000

SECTION 2: Kidnap and Ransom / Extortion Cover

1,2,3,4	500,000

Additional cover under Section 2

1,2,3,4	15,000

SECTION 3: Hijack and Detention

1,2,3,4	1,000	20,000	20

Additional cover under Section 3

1,2,3,4	50,000

SECTION 4: Medical, Evacuation and Additional Expenses

1,2	0	0
3,4	Unlimited	0

Additional cover under Section 4

1,2	Per Day: 0 Max Days: 0	Per Day: 0 Maximum: 0
3,4	Per Day: 200 Max Days: 30	Per Day: 50 Maximum: 1,500

1,2	0
3,4	1,000

SECTION 5: Chubb Assistance & Security Advice

1,2,3,4	YES +61 2 8907 5995 www.chubbassistance.com/au

SECTION 6: Cancellation and Disruption

1,2,3,4	Unlimited	0

1,2,3,4	Unlimited	0

1,000,000

Sub-limits under Section 6

1,2,3,4	20,000	Per Day: 150 Maximum: 1,500

Additional cover under Section 6

1,2,3,4	10,000	50,000

1,2,3,4	2,500	10,000

1,2,3,4	5,000	Per Person: 20,000 Aggregate: 100,000

SECTION 7: Alternative Employee/ Resumption of Assignment Expenses

Categories	Sum Insured
1,2,3,4	10,000

SECTION 8: Baggage And Travel Documents

1,2,3,4	20,000	0

1,2,3,4	7,500	250

1,2,3,4	5,000	0

Categories	Deprivation of Baggage
1,2,3,4	3,000

Additional cover under Section 8

1,2,3,4	1,000	500

1,2,3,4	1,500	20,000

1,2,3,4	Per Day: 250 Max: 10,000	20,000

SECTION 9: Personal Liability

Categories	Sum Insured
1,2,3,4	5,000,000

Additional cover under Section 9

Categories	Court Attendance Benefit
1,2,3,4	Per Day: 100 Maximum: 1,000

SECTION 10: Rental and Personal Vehicle Excess

1,2,3,4	10,000	2,000

Categories	Vehicle Hire
1,2,3,4	Per Week: 500 Maximum: 2,500

Additional cover under Section 10

Categories	Towing Expenses
1,2,3,4	1,000

SECTION 11: Extra Territorial Workers' Compensation

Categories	Weekly Benefits	Damages, Costs and Expenses	Aggregate Limit of Liability
1,2,3,4	1,000	1,000,000	2,000,000

SECTION 12: Political & Natural Disaster Evacuation

Categories	Evacuation Expenses
1,2	0
3,4	20,000

Additional cover under Section 12

Categories	Specialist Security Services
1,2	0
3,4	50,000

Categories	Aggregate Limit of Liability – Section 12
1,2	0
3,4	100,000

SECTION 13: Search & Rescue Expenses

Categories	Sum Insured	Aggregate Limit of Liability
1,2	0	0
3,4	20,000	100,000

Aggregate Limit of Liability (applicable to Sections 1, 2, 4 and 6 only)

Any one (1) occurrence - Personal Accident and Sickness (A)	10,000,000
Non-scheduled Flights (B):	2,000,000
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
Aggregate Limit of Liability – Any one occurrence – Group Travel (F):	1,000,000

*Aggregate C and Aggregate D (noted above) are applicable to the War/Civil War Coverage Extension only. Please refer to the PDS for further details.

s22(1)

[redacted]

From: CTM IPEA <IPEA@travelctm.com>
Sent: Saturday, 20 September 2025 11:05 AM
To: Overseas Travel <overseastravel@ipea.gov.au>
Cc: CTM IPEA <IPEA@travelctm.com>
Subject: Urgent Ticketing Request - Minister Wells 22SEP

Hello Overseas Team,

I attempted to call the AH number we have to confirm if we are okay to ticket - I was unable to get through.

The Wells office needed a flight for Monday as they were unable to take the SPA due to issues the Minister was

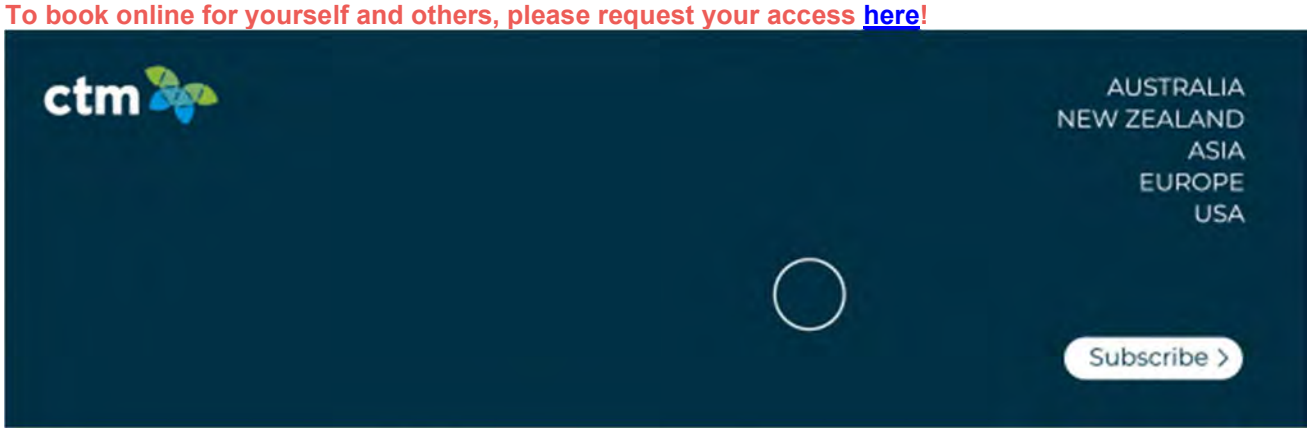
required to attend to domestically. I found the PMO approval on the spreadsheet that covers the country and date requested by the office. The fares are fully refundable and they already have a ticket booked for the return. The Department also had an approved and ticketed one way journey from BNE to JFK but cancelled it due to SPA use. Due to all of these factors and the inability to wait until Monday and retain the seats - we have proceeded with ticketing.

If we need to - the ticket can be cancelled Monday by 10:00a with no penalty - please advise if this is how we should proceed.

Thanks,

s47F [redacted]

CTM Travel Team
p | 1800 187 584 | +61 2 8286 7499 e | ipea@travelctm.com w | travelctm.com
Corporate Travel Management | Parliament House, Parliament Dr, Canberra ACT 2600
To book online for yourself and others, please request your access here!



Saturday 20 September 2025 10:52 - Sydney, NSW

Itinerary for
WELLS/ANIKA

Booking Number:	
PNR Reference:	INIAIL
Consultant:	
Booked By:	
Departure Date:	22 Sep 25
Debtor:	Independent Parliamentary Expenses Authority (IPEA)
Return Date:	22 Sep 25

CTM CONTACT INFORMATION

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Within Australia - 1800 187 584
Outside Australia - +61 2 8286 7499
Email: ipea@travelctm.com

PLEASE CHECK YOUR ITINERARY

Please check your itinerary is correct and contact CTM for any changes.

E-TICKETS

E-TICKET NZ

ELECTRONIC TICKET RECORD

INV : PNR: INIAIL

TKT: s22(1) ISSUED : 20SEP25 IATA : 02355802

NAME: WELLS/ANIKA FF :

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	NZ	0146	D	22SEP	BNEAKL	12:15	OK	DUSOW	OPEN
2	NZ	0002	D	22SEP	AKLJFK	19:25	OK	DUSOW	OPEN

Endorsements:

****

Date	Service	Details		
Monday 22 Sep 25	**Flight**	**Airline:**	**AIR NEW ZEALAND**	**Flight** NZ0146
		Departure Date:	**Mon 22 Sep 25 at 12:15**	BRISBANE, AUSTRALIA
		Arrival Date:	**Mon 22 Sep 25 at 17:20**	AUCKLAND, NEW ZEALAND
		Aircraft:	BOEING 787	
		Class:	D - Business	
		Stops:	Non-Stop	
		Airline Reference:	RGG4SH	
		Status:	Confirmed	
		Baggage:	3 pieces	
		Details:	BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL) AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL), Dept Time 22-09-2025 12:15, Arrival Time 22-09-2025 17:20 - Travelling time: 3 hrs 5 mins - Meal Service: Lunch	

Corporate Travel Management
Level 13, 255 Elizabeth Street
Sydney NSW 2000
Afterhours 61 2 8286 7499
Australia

Tel: 02 8286 7499
Toll Free: 1800 187 584
Emergency: +61 2 8286 7499

Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

Monday 22 Sep 25	**Flight**	**Airline:**	**AIR NEW ZEALAND**	**Flight** NZ0002
		Departure Date:	**Mon 22 Sep 25 at 19:25**	AUCKLAND, NEW ZEALAND
		Arrival Date:	**Mon 22 Sep 25 at 19:35**	JOHN F KENNEDY, NY
		Aircraft:	BOEING 787	
		Class:	D - Business	
		Stops:	Non-Stop	
		Airline Reference:	RGG4SH	
		Status:	Confirmed	
		Baggage:	3 pieces	

Details: AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL) JOHN F KENNEDY, NY (TERMINAL - TERMINAL 1), Dept Time 22-09-2025 19:25, Arrival Time 22-09-2025 19:35 - Travelling time: 16 hrs 10 mins - Meal Service: Breakfast, Dinner

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

WELLS/ANIKA s47F [redacted]

Ticket Numbers

TKT NZ s22(1) [redacted] - WELLS/ANIKA - ADULT - BNE-AKL-JFK

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	NZ - D - Business s22(1) [redacted] - 20 Sep 25 - ADULT 22 Sep 25 BRISBANE- AUCKLAND- JOHN F KENNEDY	16200.00	224.07	0.00	16424.07
	Due	**16200.00**	**224.07**	**0.00**	**16424.07**
	Total Booking Cost Inc Pay Direct			**0.00**	**16424.07**

Final Ticket Date: 20 Sep 25

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Travel Advice

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For other general enquiries relating to CTM or our booking tool, visit our FAQs page on our website here: https://au.travelctm.com/ctm-customer-faqs.

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The ETA is part of the UK's digital visa waiver program, and all travellers should ensure they meet entry requirements, including having a valid passport.
For more information and to apply, please visit the official UK Government website: Apply for an electronic travel authorisation (ETA) - GOV.UK
Please ensure you review these requirements in advance of your travel date.

INTERNATIONAL FLIGHTS: E-TICKET

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INTERNATIONAL FLIGHTS: IMPORTANT TRAVEL INFORMATION

PRICES:
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FOREIGN CURRENCY:
If your flight was paid in foreign currency, the amount on your itinerary/invoice may vary to your credit card statement. This is due to the fare amount and taxes being based on the current exchange rate at the time of booking creation.
AIRPORT TAXES:
Departure and security taxes are mandatory. Any taxes that are payable prior to your departure will be factored into your travel booking cost. There may be additional taxes which are payable throughout your journey. Please ask for further details.
CANCELLATION AND AMENDMENT FEES:
Cancellations may incur charges. Please refer to your consultant for more information.
TRAVEL WARNINGS / DFAT:
We strongly recommend that you refer to www.smartraveller.gov.au or www.dfat.gov.au in regards to any travel warnings which may be posted for the country you are due to visit. As these constantly change it is the travellers responsibility to ensure they are fully briefed and aware before travelling.

PASSPORT / VISA + HEALTH Information

- It is important to advise your name as it appears on your passport. Failure to do so will result in you being denied boarding of your flight.
- All travellers must have a valid passport and many countries require at least 6 months validity from the date of entry and two clear adjacent pages. Failure to comply may result in you being denied boarding of the aircraft or entry into the country you are visiting.
- Advise your consultant if you are not travelling on an Australian Passport as a re-entry visa to Australia may be applicable.
- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
- It is your responsibility to ensure you have read and understood all above conditions. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be your sole responsibility.

Limits on Powders and Liquids for International flights

Liquid, Gel, Aerosol and Powder Restrictions for International Flights, Domestic Australian Flights Leaving from an International Terminal & Flights Entering the US:
For a comprehensive guide to these new Australian Government restrictions and a list of organic and inorganic powders examples please see https://www.homeaffairs.gov.au/about-us/what-we-do/travelsecure/carry-on-baggage
For more information on new TSA powder restrictions for carry-on luggage on all flights to the United States please see: https://www.tsa.

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gov/travel/security-screening/whatcanibring/all

IATA

Transportation and other services provided by the carrier are subject to conditions of contract and other important notices which are delivered with this itinerary/receipt and form part of the nearest office of the issuing airline or travel agent to obtain a copy prior to the commencement of your trip. Notice if the passenger's journey involves an ultimate destination or stop in a country other than the country of departure the Warsaw convention may be applicable and the convention governs and in most cases limits the liability of carriers for death or personal injury and in respect of loss or damage to baggage.

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Saturday 20 September 2025 10:52 - Sydney, NSW

Itinerary for
s47F

Booking Number:
PNR Reference: SXUHER
Consultant:
Booked By:
Departure Date: 22 Sep 25
Debtor: Independent Parliamentary Expenses Authority (IPEA)
Return Date: 22 Sep 25

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E-TICKETS

E-TICKET NZ

ELECTRONIC TICKET RECORD

INV : I.0022205502 PNR: SXUHER

TKT: s22(1) ISSUED : 20SEP25 IATA : 02355802

NAME: s47F FF :

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	NZ	0146	C	22SEP	BNEAKL	12:15	OK	CUSOW	OPEN
2	NZ	0002	C	22SEP	AKLJFK	19:25	OK	CUSOW	OPEN

Endorsements:

****

Date	Service	Details		
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		Arrival Date:	**Mon 22 Sep 25 at 17:20**	AUCKLAND, NEW ZEALAND
		Aircraft:	BOEING 787	
		Class:	C - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	24BSBH	
		Status:	Confirmed	
		Baggage:	3 pieces	
		Details:	BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL) AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL), Dept Time 22-09-2025 12:15, Arrival Time 22-09-2025 17:20 - Travelling time: 3 hrs 5 mins - Meal Service: Lunch	

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22 Sep 25		**Departure Date:**	**Mon 22 Sep 25 at 19:25**	AUCKLAND, NEW ZEALAND
		Arrival Date:	**Mon 22 Sep 25 at 19:35**	JOHN F KENNEDY, NY
		Aircraft:	BOEING 787	
		Class:	C - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	24BSBH	
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Visa Requirement: Need to acquire

Frequent Flyer Numbers

s47F [redacted]

s47F [redacted]

Ticket Numbers

TKT NZ s47F [redacted] - ADULT - BNE-AKL-JFK

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	NZ - C - Business Class s22(1) [redacted] - 20 Sep 25 - ADULT 22 Sep 25 BRISBANE- AUCKLAND- JOHN F KENNEDY	17312.00	224.07	0.00	17536.07
	Due	**17312.00**	**224.07**	**0.00**	**17536.07**
	Total Booking Cost Inc Pay Direct			**0.00**	**17536.07**

Final Ticket Date: 20 Sep 25

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- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
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For more information on new TSA powder restrictions for carry-on luggage on all flights to the United States please see: https://www.tsa.

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ABN: 52 005 000 895
Lic: 2TA5518

s22(1) [redacted]

From: Overseas Travel
Sent: Thursday, 16 October 2025 3:44 PM
To: s47F [redacted]
Cc: s47F [redacted]
Subject: RE: Approval of visa and passport expenses [SEC=OFFICIAL]
Attachments: Certification and Calculations - Miss Summer Brady - M5378.pdf

OFFICIAL

Good afternoon s47F [redacted]

Thank you for your email.

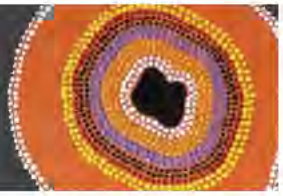
To claim your passport and visa expenses, please complete the second page of the attached Certification and Calculation form, attach the receipts and submit via email to overseastravel@ipea.gov.au.

If you require any further information, please do not hesitate to contact IPEA on 02 6215 3000 or overseastravel@ipea.gov.au.

Kind regards,

s47F [redacted]
A/g Team Leader – Travel Expenses and Contract Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X

The Independent Parliamentary Expenses Authority acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to Land, Waters and Community. We pay our respects to the people, the cultures, and the elders past, present and emerging.



From: IPEA Enquiries <Enquiries@ipea.gov.au>
Sent: Wednesday, 15 October 2025 4:13 PM
To: Overseas Travel <overseastravel@ipea.gov.au>
Cc: s47F [redacted]
Subject: FW: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Good afternoon overseas team

Grateful if you could please assist s47F [redacted] with the below query.

Warm regards

s47F [redacted]
Team Leader - Client Services Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
E: s47F [redacted]
W: www.ipea.gov.au
Social: LinkedIn / X

From: s47F [redacted]
Sent: Wednesday, 15 October 2025 4:10 PM
To: IPEA Enquiries <Enquiries@ipea.gov.au>
Cc: s47F [redacted] (A. Wells, MP) s47F [redacted]
Subject: FW: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Good afternoon,

Please see attached receipts for passport and visa expenses I incurred ahead of my recent work trip to the US with Minister Wells. s47F [redacted] has approved the expenses below.

Kind Regards,

s47F [redacted]
s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
CONNECTING AUSTRALIANS - ENRICHING COMMUNITIES - EMPOWERING REGIONS
infrastructure.gov.au

I would like to acknowledge the traditional custodians of this land on which we meet, work and live. I recognise and respect their continuing connection to the land, waters and communities. I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

OFFICIAL

OFFICIAL

From: s47F [redacted] (A. Wells, MP) s47F [redacted]
Sent: Wednesday, 15 October 2025 3:01 PM
To: s47F [redacted]
Subject: Re: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Approved

OFFICIAL

From: s47F [redacted]
Sent: Wednesday, October 15, 2025 2:58:01 PM
To: s47F [redacted] (A. Wells, MP) s47F [redacted]
Subject: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Hi s47F [redacted]

Can you please approve the attached expenses I incurred arranging my official passport and both my and the Minister's visas for our trip to the US?

Cost of our visas was $212.85 and the cost of my priority official passport was $712.00.

Once you've approved I will send to IPEA.

Thanks,

s47F [redacted]
s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
CONNECTING AUSTRALIANS • ENRICHING COMMUNITIES • EMPOWERING REGIONS
infrastructure.gov.au

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I recognise and respect their continuing connection to the land, waters and communities.
I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

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Calculations of International Travel Allowances

Traveller	s47F [redacted]
Office	Hon Anika Wells MP
Trip Number	M5378
Countries Visited	United States of America
Dates of Journey	20 to 27 September 2025

Itinerary as of 10 September 2025

	Country	City	Date	Time
Depart	Australia	Brisbane	20-Sep-25	08:40
Arrive	New Zealand	Auckland	20-Sep-25	13:45
Depart	New Zealand	Auckland	20-Sep-25	16:25
Arrive	United States of America	New York	20-Sep-25	16:20
	United States of America	New York	21-Sep-25	-
	United States of America	New York	22-Sep-25	-
	United States of America	New York	23-Sep-25	-
	United States of America	New York	24-Sep-25	-
Depart	United States of America	New York	25-Sep-25	16:29
Arrive	United States of America	Los Angeles	25-Sep-25	19:34
Depart	United States of America	Los Angeles	25-Sep-25	21:35
In Transit	-	-	26-Sep-25	-
Arrive	Australia	Brisbane	27-Sep-25	05:25

***International travel incidentals allowances is payable for each day (or part day) outside Australia.**

Allowances paid

Incidentals allowance

Number of Days	Daily Rate	Total
8	$40.00	320.00

Sub Total **$320.00**

Equipment Allowance

Eligible this Trip	Allowance Amount
Yes	$430.00

Sub Total **$430.00**

Total *$750.00*

CERTIFICATION OF INTERNATIONAL TRAVEL

Please note: This form is only required to be submitted if travel itinerary has changed or if making a claim for reimbursement of expenses.

Traveller s47F [redacted]

Trip Number M5378

VARIATIONS TO ITINERARY

	Country / City (i.e. Australia / Sydney)	Actual Date	Actual Time
Depart			
Arrive			
Depart			
Arrive			
Depart			
Arrive			

CLAIM FOR REIMBURSEMENT OF MEALS AND OTHER OFFICIAL EXPENSES

Date	Details (i.e. Lunch - ABC Restaurant - Washington)	Foreign Currency (i.e. USD)	Amount	Documentation Attached**		
				Receipt	Stat Dec (Over AUD50)	Under AUD50 (Not required)
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐

NOTE:
**All claims above must be itemised and supported by receipts. Where itemised receipts are not available, and the expenses are in excess of AUD50, supporting documentation such as a Statutory Declaration is required, including an itemised list of expenses. Reimbursement will be delayed when itemised receipts or a Statutory Declaration are not provided.
The Incidentals Allowance is provided to cover expenses such as: currency conversion fees, personal telephone calls, postage, newspapers, magazines and refreshments outside of meal times.
Reimbursement of meal costs may be claimed where an allowance has not been paid. Where meals costs are incurred as a group, a reimbursement claim may involve payments to individuals on an actual cost basis, payment to individuals on an equally calculated share of actual costs divided by the number of guests (receipts are required from only one claimant) or the entire cost (excluding the cost of non-entitled guests) paid to one person.

I certify that:

Any variations to the original itinerary have been noted above.

Expenses claimed do not include any personal expenses outlined above.

I understand that knowingly giving false or misleading information is a serious offence.

s47F [redacted]

Authorised Officer

Date

Date

s22(1) [redacted]

From: ipeahelp <ipeahelp@travelctm.com>
Sent: Tuesday, 21 October 2025 4:37 PM
To: Overseas Travel
Subject: Re: Routine: Requesting Most Updated Itinerary - Hon Anika Wells MP - United States of America - September 2025 - M5378 [SEC=OFFICIAL]
Attachments: s22(1) [redacted] -WELLS_ANIKA-MS-Itinerary-&-Costing---Full.pdf; [redacted] - s47F [redacted] Itinerary-&-Costing---Full.pdf

Hi s47F [redacted]

The outgoing flights from Brisbane were booked on separate itineraries. I've attached them for your reference.

Let me know if you have any further queries.

Many Thanks,

s47F [redacted]

IPEA Help | CTM Travel Team
p | 1800 187 584 | +61 2 8286 7499 e | IPEAHelp@travelctm.com w | travelctm.com
Corporate Travel Management | Parliament House, Parliament Drive, Canberra ACT 2600

From: Overseas Travel
Sent: Tuesday, 21 October 2025 4:23 PM
To: ipeahelp
Subject: Routine: Requesting Most Updated Itinerary - Hon Anika Wells MP - United States of America - September 2025 - M5378 [SEC=OFFICIAL]

OFFICIAL

Good afternoon team
Could you please provide us with the most recently updated itineraries for Minister Wells and her staffer's trip to the USA in September.
I have attached the itineraries that we have in our system, as well as a screenshot of the discrepancy in the downloaded ticket costs.

Ticket Data | Financial Data

Ticket No:	CTM102114623
Passenger Name:	WELLS/ANIKA
Passenger Ref. No:	4661527
TPN Name:	The Hon Anika WELLS MP
TPN Office:	Wells, Anika
Carrier Code:	NZ
Auto Verification:	NO
Rule:	-

Tickets (2)

Action	Leg No.	Expense Date	Departure Time	From Location	Arrival Date	Arrival Time	To Location	Qualify Description	Expense Type Description	Itinerary Code	Status
	1	22/09/2025	12:15:00 pm	Brisbane	22/09/2025	5:20:00 pm	Auckland	Flown	Airfare	AIR	Awaiting Submission
	2	22/09/2025	7:25:00 pm	Auckland	22/09/2025	7:35:00 pm	New York John F Kennedy Intl	Flown	Airfare	AIR	Awaiting Submission

Kind regards

s47F [redacted]

s47F [redacted]

International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X

The Independent Parliamentary Expenses Authority acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to Land, Waters and Community. We pay our respects to the people, the cultures, and the elders past, present and emerging.

Be careful with this message
External email. Do not click links or open attachments unless you recognise the sender and know the content is safe.

CAUTION: This e-mail originated from **OUTSIDE** the organization. Please do not click links or open attachments from an unknown or suspicious origin.

Tuesday 21 October 2025 16:33 - Sydney, NSW

Itinerary for
WELLS/ANIKA

Booking Number:	s22(1)
PNR Reference:	INIAIL
Consultant:	s47F
Booked By:	s47F
Departure Date:	22 Sep 25
Debtor:	Independent Parliamentary Expenses Authority (IPEA)
Return Date:	22 Sep 25
Warrant Number:	W290925M537801

CTM CONTACT INFORMATION

Should you require assistance with booking changes or amendments, please contact CTM 24/7 on the following numbers:

Within Australia - 1800 187 584
Outside Australia - +61 2 8286 7499
Email: ipea@travelctm.com

PLEASE CHECK YOUR ITINERARY

Please check your itinerary is correct and contact CTM for any changes.

E-TICKETS

E-TICKET NZ

ELECTRONIC TICKET RECORD

INV : I.0022205503 PNR: INIAIL

TKT: s22(1) ISSUED : 20SEP25 IATA : 02355802

NAME: WELLS/ANIKA FF :

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	NZ	0146	D	22SEP	BNEAKL	12:15	OK	DUSOW	OPEN
2	NZ	0002	D	22SEP	AKLJFK	19:25	OK	DUSOW	OPEN

Endorsements:
****

Date	Service	Details		
Monday 22 Sep 25	**Flight**	**Airline:**	**AIR NEW ZEALAND**	**Flight** NZ0146
		Departure Date:	**Mon 22 Sep 25 at 12:15**	BRISBANE, AUSTRALIA
		Arrival Date:	**Mon 22 Sep 25 at 17:20**	AUCKLAND, NEW ZEALAND
		Aircraft:	BOEING 787	
		Class:	D - Business	
		Stops:	Non-Stop	
		Airline Reference:	RGG4SH	
		Status:	Confirmed	
		Baggage:	3 pieces	
		Details:	BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL) AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL), Dept Time 22-09-2025 12:15, Arrival Time 22-09-2025 17:20 - Travelling time: 3 hrs 5 mins - Meal Service: Lunch	

Corporate Travel Management
Level 13, 255 Elizabeth Street
Sydney NSW 2000
Afterhours 61 2 8286 7499
Australia

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Toll Free: 1800 187 584
Emergency: +61 2 8286 7499

Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

Monday	**Flight**	**Airline:**	**AIR NEW ZEALAND**	**Flight** NZ0002
22 Sep 25		**Departure Date:**	**Mon 22 Sep 25 at 19:25**	AUCKLAND, NEW ZEALAND
		Arrival Date:	**Mon 22 Sep 25 at 19:35**	JOHN F KENNEDY, NY
		Aircraft:	BOEING 787	
		Class:	D - Business	
		Stops:	Non-Stop	
		Airline Reference:	RGG4SH	
		Status:	Confirmed	
		Baggage:	3 pieces	

Details: AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL) JOHN F KENNEDY, NY (TERMINAL - TERMINAL 1), Dept Time 22-09-2025 19:25, Arrival Time 22-09-2025 19:35 - Travelling time: 16 hrs 10 mins - Meal Service: Breakfast, Dinner

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

WELLS/ANIKA s47F [redacted]

Ticket Numbers

TKT NZ s22(1) [redacted] - WELLS/ANIKA - ADULT - BNE-AKL-JFK

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	NZ - D - Business s22(1) [redacted] - 20 Sep 25 - ADULT 22 Sep 25 BRISBANE- AUCKLAND- JOHN F KENNEDY	16200.00	224.07	0.00	16424.07
	Due	**16200.00**	**224.07**	**0.00**	**16424.07**
	Total Booking Cost Inc Pay Direct			**0.00**	**16424.07**

Final Ticket Date: 20 Sep 25

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CTM Global Privacy Policy

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https://www.travelctm.com/global-privacy-policy/

Travel Advice

For both domestic and international travel we recommend travellers familiarise themselves with destination and supplier policies regarding health and safety requirements. This may include border restrictions, travel permits and vaccination or testing information.

For international travel it is the passenger's responsibility to contact the Department of Foreign Affairs and Trade (DFAT) or visit their website at https://www.smartraveller.gov.au for general travel advice, as well as specific destination advice (including safety alert levels).

CTM's Risk Hub tool can support travel arrangers and travellers in finding the latest and most reliable travel and health intelligence. For more information on CTM's travel tools, visit https://au.travelctm.com/technology.

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UK Electronic Travel Authorisation (ETA) Requirements

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The ETA is part of the UK's digital visa waiver program, and all travellers should ensure they meet entry requirements, including having a valid passport.
For more information and to apply, please visit the official UK Government website: Apply for an electronic travel authorisation (ETA) - GOV.UK
Please ensure you review these requirements in advance of your travel date.

INTERNATIONAL FLIGHTS: E-TICKET

If you are travelling on an Electronic Ticket (E-Ticket) on an International Flight you MUST have a copy of your electronic ticket plus your current passport. Failure to have either of these could result in you experiencing long delays at check in or denied boarding.

INTERNATIONAL FLIGHTS: IMPORTANT TRAVEL INFORMATION

PRICES:
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FOREIGN CURRENCY:
If your flight was paid in foreign currency, the amount on your itinerary/invoice may vary to your credit card statement. This is due to the fare amount and taxes being based on the current exchange rate at the time of booking creation.
AIRPORT TAXES:
Departure and security taxes are mandatory. Any taxes that are payable prior to your departure will be factored into your travel booking cost. There may be additional taxes which are payable throughout your journey. Please ask for further details.
CANCELLATION AND AMENDMENT FEES:
Cancellations may incur charges. Please refer to your consultant for more information.
TRAVEL WARNINGS / DFAT:
We strongly recommend that you refer to www.smartraveller.gov.au or www.dfat.gov.au in regards to any travel warnings which may be posted for the country you are due to visit. As these constantly change it is the travellers responsibility to ensure they are fully briefed and aware before travelling.

PASSPORT / VISA + HEALTH Information

- It is important to advise your name as it appears on your passport. Failure to do so will result in you being denied boarding of your flight.
- All travellers must have a valid passport and many countries require at least 6 months validity from the date of entry and two clear adjacent pages. Failure to comply may result in you being denied boarding of the aircraft or entry into the country you are visiting.
- Advise your consultant if you are not travelling on an Australian Passport as a re-entry visa to Australia may be applicable.
- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
- It is your responsibility to ensure you have read and understood all above conditions. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be your sole responsibility.

Limits on Powders and Liquids for International flights

Liquid, Gel, Aerosol and Powder Restrictions for International Flights, Domestic Australian Flights Leaving from an International Terminal & Flights Entering the US:
For a comprehensive guide to these new Australian Government restrictions and a list of organic and inorganic powders examples please see https://www.homeaffairs.gov.au/about-us/what-we-do/travelsecure/carry-on-baggage
For more information on new TSA powder restrictions for carry-on luggage on all flights to the United States please see: https://www.tsa.

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Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

gov/travel/security-screening/whatcanibring/all

IATA

Transportation and other services provided by the carrier are subject to conditions of contract and other important notices which are delivered with this itinerary/receipt and form part of the nearest office of the issuing airline or travel agent to obtain a copy prior to the commencement of your trip. Notice if the passenger's journey involves an ultimate destination or stop in a country other than the country of departure the Warsaw convention may be applicable and the convention governs and in most cases limits the liability of carriers for death or personal injury and in respect of loss or damage to baggage.

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Tuesday 21 October 2025 16:34 - Sydney, NSW

Itinerary for
s47F

Booking Number:	s22(1)
PNR Reference:	SXUHER
Consultant:	s47F
Booked By:	s47F
Departure Date:	22 Sep 25
Debtor:	Independent Parliamentary Expenses Authority (IPEA)
Return Date:	22 Sep 25
Warrant Number:	W290925M537801

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PLEASE CHECK YOUR ITINERARY

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E-TICKETS

E-TICKET NZ

ELECTRONIC TICKET RECORD

INV : I.0022205502 PNR: SXUHER

TKT: s22(1) ISSUED : 20SEP25 IATA : 02355802

NAME: s47F FF :

CPN	A/L	FLT	CLS	DATE	FROMTO	TIME	ST	F/BASIS	STAT
1	NZ	0146	C	22SEP	BNEAKL	12:15	OK	CUSOW	OPEN
2	NZ	0002	C	22SEP	AKLJFK	19:25	OK	CUSOW	OPEN

Endorsements:
****

Date	Service	Details		
Monday 22 Sep 25	**Flight**	**Airline:**	**AIR NEW ZEALAND**	**Flight** NZ0146
		Departure Date:	**Mon 22 Sep 25 at 12:15**	BRISBANE, AUSTRALIA
		Arrival Date:	**Mon 22 Sep 25 at 17:20**	AUCKLAND, NEW ZEALAND
		Aircraft:	BOEING 787	
		Class:	C - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	24BSBH	
		Status:	Confirmed	
		Baggage:	3 pieces	
		Details:	BRISBANE, AUSTRALIA (TERMINAL - INTERNATIONAL) AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL), Dept Time 22-09-2025 12:15, Arrival Time 22-09-2025 17:20 - Travelling time: 3 hrs 5 mins - Meal Service: Lunch	

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Monday 22 Sep 25	**Flight**	**Airline:**	**AIR NEW ZEALAND**	**Flight** NZ0002
		Departure Date:	**Mon 22 Sep 25 at 19:25**	AUCKLAND, NEW ZEALAND
		Arrival Date:	**Mon 22 Sep 25 at 19:35**	JOHN F KENNEDY, NY
		Aircraft:	BOEING 787	
		Class:	C - Business Class	
		Stops:	Non-Stop	
		Airline Reference:	24BSBH	
		Status:	Confirmed	
		Baggage:	3 pieces	

Details: AUCKLAND, NEW ZEALAND (TERMINAL - INTERNATIONAL) JOHN F KENNEDY, NY (TERMINAL - TERMINAL 1), Dept Time 22-09-2025 19:25, Arrival Time 22-09-2025 19:35 - Travelling time: 16 hrs 10 mins - Meal Service: Breakfast, Dinner

Insurance/Visa

Visa Requirement: Need to acquire

Frequent Flyer Numbers

s47F [redacted]

s47F [redacted]

Ticket Numbers

TKT NZ [redacted] - ADULT - BNE-AKL-JFK

Pre Pay	Description	Rates ex GST	Taxes/Fees ex GST	GST	AUD Total
Ticket	NZ - C - Business Class s22(1) [redacted] - 20 Sep 25 - ADULT 22 Sep 25 BRISBANE- AUCKLAND- JOHN F KENNEDY	17312.00	224.07	0.00	17536.07
	Due	**17312.00**	**224.07**	**0.00**	**17536.07**
	Total Booking Cost Inc Pay Direct			**0.00**	**17536.07**

Final Ticket Date: 20 Sep 25

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- Advise your consultant if you are not travelling on an Australian Passport as a re-entry visa to Australia may be applicable.
- Visas may be required for your trip. These are the responsibility of the traveller however please ask us about your requirements as we are able to assist by obtaining the information from an external visa advisory service provider on your behalf. We do not guarantee the accuracy of 3rd party information and accept no liability for any loss or damage which you may suffer in reliance on it. Visa information and processing available at www.travelctm.com/visas.
- Vaccinations may also be required for your trip. For more information please consult your local GP or go to www.traveldoctor.com.au.
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ABN: 52 005 000 895
Lic: 2TA5518

gov/travel/security-screening/whatcanibring/all

IATA

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Email: ipea@travelctm.com
Internet: www.travelctm.com
ABN: 52 005 000 895
Lic: 2TA5518

s22(1) [redacted]

From: s47F [redacted]
Sent: Thursday, 30 October 2025 4:12 PM
To: Overseas Travel
Cc: s47F [redacted]
Subject: CM: RE: Approval of visa and passport expenses [SEC=OFFICIAL]
Attachments: scan s47F [redacted] _2025-10-30-16-09-19.pdf

Categories: Reimbursements

OFFICIAL

OFFICIAL

Hi s47F [redacted]

Please see attached completed form, noting my travel dates ended up changing.

Thanks,

s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
CONNECTING AUSTRALIANS • ENRICHING COMMUNITIES • EMPOWERING REGIONS
infrastructure.gov.au

I would like to acknowledge the traditional custodians of this land on which we meet, work and live.
I recognise and respect their continuing connection to the land, waters and communities.
I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

OFFICIAL

OFFICIAL

From: Overseas Travel
Sent: Thursday, 16 October 2025 3:44 PM
To: s47F [redacted]
Cc: s47F [redacted]
Subject: RE: Approval of visa and passport expenses [SEC=OFFICIAL]

You don't often get email from overseastravel@ipea.gov.au. Learn why this is important

OFFICIAL

OFFICIAL

Good afternoon s47F

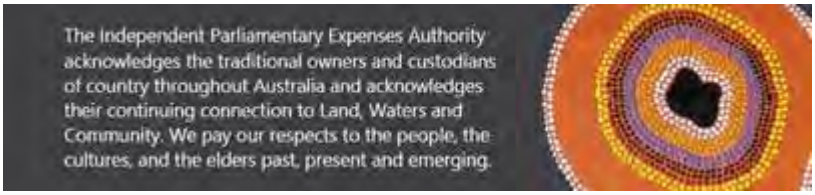
Thank you for your email.

To claim your passport and visa expenses, please complete the second page of the attached Certification and Calculation form, attach the receipts and submit via email to overseastravel@ipea.gov.au.

If you require any further information, please do not hesitate to contact IPEA on 02 6215 3000 or *overseastravel@ipea.gov.au*.

Kind regards,

s47F
A/g Team Leader – Travel Expenses and Contract Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



OFFICIAL

From: IPEA Enquiries <Enquiries@ipea.gov.au>
Sent: Wednesday, 15 October 2025 4:13 PM
To: Overseas Travel <overseastravel@ipea.gov.au>
Cc: s47F
Subject: FW: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Good afternoon overseas team

Grateful if you could please assist s47F with the below query.

Warm regards

s47F
Team Leader - Client Services Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
E: s47F

W: www.ipea.gov.au
Social: LinkedIn / X

From: s47F [redacted]
Sent: Wednesday, 15 October 2025 4:10 PM
To: IPEA Enquiries <Enquiries@ipea.gov.au>
Cc: s47F [redacted] (A. Wells, MP) s47F [redacted]
Subject: FW: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Good afternoon,

Please see attached receipts for passport and visa expenses I incurred ahead of my recent work trip to the US with Minister Wells. s47F [redacted] has approved the expenses below.

Kind Regards,

s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
CONNECTING AUSTRALIANS • ENRICHING COMMUNITIES • EMPOWERING REGIONS
infrastructure.gov.au

I would like to acknowledge the traditional custodians of this land on which we meet, work and live.
I recognise and respect their continuing connection to the land, waters and communities.
I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

OFFICIAL

OFFICIAL

From: s47F [redacted] (A. Wells, MP) s47F [redacted]
Sent: Wednesday, 15 October 2025 3:01 PM
To: s47F [redacted]
Subject: Re: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Approved

From: s47F [redacted]
Sent: Wednesday, October 15, 2025 2:58:01 PM
To: s47F [redacted] (A. Wells, MP) s47F [redacted]
Subject: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Hi s47F [redacted]

Can you please approve the attached expenses I incurred arranging my official passport and both my and the Minister's visas for our trip to the US?

Cost of our visas was $212.85 and the cost of my priority official passport was $712.00.

Once you've approved I will send to IPEA.

Thanks,

s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
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OFFICIAL

OFFICIAL

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Calculations of International Travel Allowances

Traveller	s47F [redacted]
Office	Hon Anika Wells MP
Trip Number	M5378
Countries Visited	United States of America
Dates of Journey	20 to 27 September 2025

Itinerary as of 10 September 2025

	Country	City	Date	Time
Depart	Australia	Brisbane	20-Sep-25	08:40
Arrive	New Zealand	Auckland	20-Sep-25	13:45
Depart	New Zealand	Auckland	20-Sep-25	16:25
Arrive	United States of America	New York	20-Sep-25	16:20
	United States of America	New York	21-Sep-25	-
	United States of America	New York	22-Sep-25	-
	United States of America	New York	23-Sep-25	-
	United States of America	New York	24-Sep-25	-
Depart	United States of America	New York	25-Sep-25	16:29
Arrive	United States of America	Los Angeles	25-Sep-25	19:34
Depart	United States of America	Los Angeles	25-Sep-25	21:35
In Transit	-	-	26-Sep-25	-
Arrive	Australia	Brisbane	27-Sep-25	05:25

*International travel incidentals allowances is payable for each day (or part day) outside Australia.

Allowances paid

Incidentals allowance

Number of Days	Daily Rate	Total
8	$40.00	320.00

Sub Total **$320.00**

Equipment Allowance

Eligible this Trip	Allowance Amount
Yes	$430.00

Sub Total **$430.00**

Total ***$750.00***

CERTIFICATION OF INTERNATIONAL TRAVEL

Please note: This form is only required to be submitted if travel itinerary has changed or if making a claim for reimbursement of expenses.

Traveller s47F [redacted]

Trip Number M5378

VARIATIONS TO ITINERARY

	Country / City (i.e. Australia / Sydney)	Actual Date	Actual Time
Depart	Brisbane	22/9/25	12.15pm
Arrive	Auckland	22/9/25	5.20pm
Depart	Auckland	22/9/25	7.25pm
Arrive	New York	22/9/25	7.35pm
Depart			
Arrive			

CLAIM FOR REIMBURSEMENT OF MEALS AND OTHER OFFICIAL EXPENSES

Date	Details (i.e. Lunch - ABC Restaurant - Washington)	Foreign Currency (i.e. USD)	Amount	Documentation Attached** Receipt	Stat Dec (Over AUD50)	Under AUD50 (Not required)
5/9/25	Visalink application	AUD	$212.85	☑	☐	☐
20/8/$25	Passport application	AUD	$712	☑	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐

NOTE:
**All claims above must be itemised and supported by receipts. Where itemised receipts are not available, and the expenses are in excess of AUD50, supporting documentation such as a Statutory Declaration is required, including an itemised list of expenses. Reimbursement will be delayed when itemised receipts or a Statutory Declaration are not provided.
The Incidentals Allowance is provided to cover expenses such as: currency conversion fees, personal telephone calls, postage, newspapers, magazines and refreshments outside of meal times.
Reimbursement of meal costs may be claimed where an allowance has not been paid. Where meals costs are incurred as a group, a reimbursement claim may involve payments to individuals on an actual cost basis, payment to individuals on an equally calculated share of actual costs divided by the number of guests (receipts are required from only one claimant) or the entire cost (excluding the cost of non-entitled guests) paid to one person.

I certify that:

Any variations to the original itinerary have been noted above.

Expenses claimed do not include any personal expenses outlined above.

I understand that knowingly giving false or misleading information is a serious offence.

s47F [redacted]

30/10/25
Date

s47F [redacted]
Authorised Officer

30/10/25
Date

s47F [redacted]

From: s47F [redacted]
Sent: Friday, 5 September 2025 5:56 PM
To: s47F [redacted]
Subject: FW: VISALINK.com.au TAX INVOICE (TRACKING NUMBER(s) s22(1) [redacted] - Passenger(s) Anika WELLS, s47F [redacted]) [SEC=OFFICIAL]
Attachments: Visa Verification _ Visalink.pdf

OFFICIAL

OFFICIAL

FYI

s47F [redacted]
[redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Spor s47F [redacted]
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts CONNECTING AUSTRALIANS • ENRICHING COMMUNITIES • EMPOWERING REGIONS infrastructure.gov.au

I would like to acknowledge the traditional custodians of this land on which we meet, work and live.
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OFFICIAL

OFFICIAL
-----Original Message-----
From: info@visalink.com.au <info@visalink.com.au>
Sent: Friday, 5 September 2025 5:51 PM
To: s47F [redacted]
Subject: VISALINK.com.au TAX INVOICE (TRACKING NUMBER(s) s22(1) [redacted] - Passenger(s) Anika WELLS, s47F [redacted])

[You don't often get email from info@visalink.com.au. Learn why this is important at https://aka.ms/LearnAboutSenderIdentification]

TAX INVOICE s22(1) [redacted]

CIBT Visalink Pty Ltd
CORPORATE OFFICE
LEVEL 7, 636 ST KILDA ROAD

MELBOURNE VIC 3004
PH 02 8075 8655

A.B.N. 51 157 868 212

INVOICE NUMBER: s22(1)

==========

DATE: 05/09/2025

TRACKING NUMBER(S): s22(1)

NAME OF TRAVELLER(S): Anika WELLS, s47F

DESTINATION COUNTRY: the United States of America

==========

CARD TYPE: s22(1)

VISA FEE (NO GST): $0.00

PROCESSING FEE (GST INCLUSIVE): $212.85

COLLECTION FEE (GST INCLUSIVE): $0.00

RETURN FEE (GST INCLUSIVE): $0.00

TOTAL: $212.85

GST INCLUDED IN TOTAL: $19.35

PAID TODAY: $212.85

TOTAL OUTSTANDING: $0.00

==========
==========

Information provided in this email and use of the Visalink travel visa processing system is conditional upon your acceptance of the Visalink terms, conditions and disclaimer. Please click the following link to review the Visalink terms, conditions and disclaimer https://gov.visalink.com.au/disclaimer.aspx

This message and any associated files are intended only for the use of the individual or entity to which it is addressed. If you are not the intended recipient please delete this message and notify the sender immediately by return email or by calling the sender.

Department of Foreign Affairs and Trade

ABN 47 065 634 525

TAX INVOICE/RECEIPT

Brisbane Passports Office
Ground Floor, 340 Queen Street
BRISBANE QLD 4000
AUSTRALIA

Receipt Number s22(1) [redacted]

Date 20/08/2025

Time 09:42:02

Received From s47F [redacted]

Currency *AUD*

Form	DT430117W	Client Name	s47F [redacted]	
Items		**Qty**	**Price**	**Amount**
OFFICIAL ADULT PASSPORT		1.00	412.00	412.00
Priority Process Fee		1.00	300.00	300.00
Total				712.00

Guaranteed service of 2 working days is dependent on the passport office receiving all information allowing issue of the document.

* identifies taxable items	*Total includes GST of*	0.00
	Total	712.00

Settled By:

s22(1) [redacted]	712.00

NAB EFTPOS
PASSPORTS
BRISBANE AU
MID: 40407645
TID: BNCRH0
Version: 0.11.02

CUSTOMER COPY

AUG 20, 25	09:41
BATCH:	000267
INV:	1203
STAN:	001829

s22(1) [redacted]

SALE AUD $712.00

APPROVED 00
APPROVAL CODE 009171
ARQC: CD454731197B630
APSN:00 ATC:0381

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

For further information visit our website www.passports.gov.au or, if you are in Australia, call the Australian Passport (Monday to Friday 8am to 8pm and Saturday and Sunday 8.30am to 5pm). If you are overseas, contact your nea. consulate. For a full listing go to www.dfat.gov.au/missions/

Inglis, Rachel

From: Overseas Travel <overseastravel@ipea.gov.au>
Sent: Friday, 31 October 2025 1:44 PM
To: s47F
Cc: s47F
Subject: RE: Approval of visa and passport expenses [SEC=OFFICIAL]
Attachments: Certification and Calculations - s47F - updated.pdf

OFFICIAL

Good afternoon s47F

Your claim for reimbursement of travel expenses incurred during your official overseas travel to the United States of America from 22 to 27 October 2025 with the Hon Anika Wells MP has been processed.

Based on supporting documentation, you have been paid an amount of $844.85. This amount will be direct credited into your nominated bank account and comprises of:

Date	Description	Local Currency	Currency Used	Exchange Rate	AUD
05/09/2025	Visa	212.85	AUD	1.0000	$212.85
20/08/2025	Passport	712	AUD	1.0000	$712.00

The actual amount paid is $80 AUD less due to the two days of incidental allowances that were recovered due to your later departure date.

Kind regards,
s47F

s47F
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X

The Independent Parliamentary Expenses Authority acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to Land, Waters and Community. We pay our respects to the people, the cultures, and the elders past, present and emerging.

From: s47F
Sent: Thursday, 30 October 2025 4:12 PM
To: Overseas Travel

Cc: s47F [redacted]
Subject: RE: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Hi s47F [redacted]

Please see attached completed form, noting my travel dates ended up changing.

Thanks,

s47F [redacted]
s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
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I pay my respects to Elders past and present and to all Aboriginal and Torres Strait Islanders.

OFFICIAL

OFFICIAL

From: Overseas Travel <overseastravel@ipea.gov.au>
Sent: Thursday, 16 October 2025 3:44 PM
To: s47F [redacted]
Cc: s47F [redacted]
Subject: RE: Approval of visa and passport expenses [SEC=OFFICIAL]

You don't often get email from overseastravel@ipea.gov.au. Learn why this is important

OFFICIAL

OFFICIAL

Good afternoon s47F [redacted]

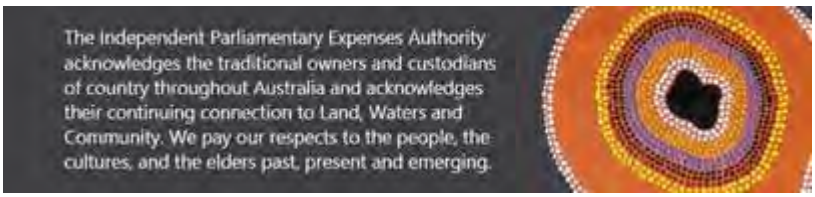
Thank you for your email.

To claim your passport and visa expenses, please complete the second page of the attached Certification and Calculation form, attach the receipts and submit via email to overseastravel@ipea.gov.au.

If you require any further information, please do not hesitate to contact IPEA on 02 6215 3000 or *overseastravel@ipea.gov.au*.

Kind regards,

s47F [redacted]
A/g Team Leader – Travel Expenses and Contract Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



OFFICIAL

From: IPEA Enquiries <Enquiries@ipea.gov.au>
Sent: Wednesday, 15 October 2025 4:13 PM
To: Overseas Travel <overseastravel@ipea.gov.au>
Cc: s47F [redacted]
Subject: FW: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Good afternoon overseas team

Grateful if you could please assist s47F [redacted] with the below query.

Warm regards

s47F [redacted]
Team Leader - Client Services Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
E: s47F [redacted]
W: www.ipea.gov.au
Social: LinkedIn / X

From: s47F [redacted]
Sent: Wednesday, 15 October 2025 4:10 PM
To: IPEA Enquiries <Enquiries@ipea.gov.au>
Cc: s47F [redacted] (A. Wells, MP) s47F [redacted]
Subject: FW: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

OFFICIAL

Good afternoon,

Please see attached receipts for passport and visa expenses I incurred ahead of my recent work trip to the US with Minister Wells. s47F [redacted] has approved the expenses below.

Kind Regards,

s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
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OFFICIAL

OFFICIAL

From: s47F [redacted] (A. Wells, MP) s47F [redacted]
Sent: Wednesday, 15 October 2025 3:01 PM
To: s47F [redacted]
Subject: Re: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Approved

OFFICIAL

From: s47F [redacted]
Sent: Wednesday, October 15, 2025 2:58:01 PM
To: s47F [redacted] (A. Wells, MP) s47F [redacted]
Subject: Approval of visa and passport expenses [SEC=OFFICIAL]

OFFICIAL

Hi s47F [redacted],

Can you please approve the attached expenses I incurred arranging my official passport and both my and the Minister's visas for our trip to the US?

Cost of our visas was $212.85 and the cost of my priority official passport was $712.00.

Once you've approved I will send to IPEA.

Thanks,

s47F [redacted] • Office of the Hon Anika Wells MP • Minister for Communications and Minister for Sport
s47F [redacted]
Parliament House, Canberra ACT 2600, Australia

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OFFICIAL

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Calculations of International Travel Allowances

Traveller	s47F [redacted]
Office	Hon Anika Wells MP
Trip Number	M5378
Countries Visited	United States of America
Dates of Journey	20 to 27 September 2025

Itinerary as of 10 September 2025

	Country	City	Date	Time
Depart	Australia	Brisbane	22-Sep-25	12:15
Arrive	New Zealand	Auckland	22-Sep-25	17:20
Depart	New Zealand	Auckland	22-Sep-25	19:25
Arrive	United States of America	New York	22-Sep-25	19:35
	United States of America	New York	23-Sep-25	-
	United States of America	New York	24-Sep-25	-
Depart	United States of America	New York	25-Sep-25	16:29
Arrive	United States of America	Los Angeles	25-Sep-25	19:34
Depart	United States of America	Los Angeles	25-Sep-25	21:35
In Transit	-	-	26-Sep-25	-
Arrive	Australia	Brisbane	27-Sep-25	05:25

*International travel incidentals allowances is payable for each day (or part day) outside Australia.

Allowances paid

Incidentals allowance

Number of Days	Daily Rate	Total
6	$40.00	240.00

Sub Total **$240.00**

Equipment Allowance

Eligible this Trip	Allowance Amount
Yes	$430.00

Sub Total **$430.00**

Total ***$670.00***

CERTIFICATION OF INTERNATIONAL TRAVEL

Please note: This form is only required to be submitted if travel itinerary has changed or if making a claim for reimbursement of expenses.

Traveller s47F [redacted]

Trip Number M5378

VARIATIONS TO ITINERARY

	Country / City (i.e. Australia / Sydney)	Actual Date	Actual Time
Depart			
Arrive			
Depart			
Arrive			
Depart			
Arrive			

CLAIM FOR REIMBURSEMENT OF MEALS AND OTHER OFFICIAL EXPENSES

Date	Details (i.e. Lunch - ABC Restaurant - Washington)	Foreign Currency (i.e. USD)	Amount	Documentation Attached**		
				Receipt	Stat Dec (Over AUD50)	Under AUD50 (Not required)
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐
				☐	☐	☐

NOTE:
**All claims above must be itemised and supported by receipts. Where itemised receipts are not available, and the expenses are in excess of AUD50, supporting documentation such as a Statutory Declaration is required, including an itemised list of expenses. Reimbursement will be delayed when itemised receipts or a Statutory Declaration are not provided.
The Incidentals Allowance is provided to cover expenses such as: currency conversion fees, personal telephone calls, postage, newspapers, magazines and refreshments outside of meal times.
Reimbursement of meal costs may be claimed where an allowance has not been paid. Where meals costs are incurred as a group, a reimbursement claim may involve payments to individuals on an actual cost basis, payment to individuals on an equally calculated share of actual costs divided by the number of guests (receipts are required from only one claimant) or the entire cost (excluding the cost of non-entitled guests) paid to one person.

I certify that:

Any variations to the original itinerary have been noted above.

Expenses claimed do not include any personal expenses outlined above.

I understand that knowingly giving false or misleading information is a serious offence.

s47F [redacted]

Authorised Officer

Date

Date

s22(1) [redacted]

From: Overseas Travel <overseastravel@ipea.gov.au>
Sent: Wednesday, 3 December 2025 1:20 PM
To: s47F [redacted]
Cc: New York Finance
Subject: RE: Request for Funds New York - UNGA80 High Level Week - Wells - 22-25 Sep 2025 [SEC=OFFICIAL]
Attachments: Warrant - New York - Funding Approval - M5378.pdf

OFFICIAL

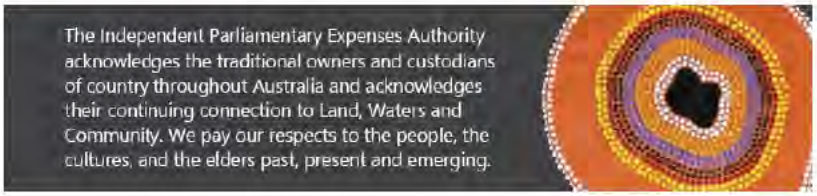
Good morning s47F [redacted]

Please see attached funding approval for the Hon Anika Wells MP and s47F [redacted] trip to the United States of America in September 2025.

Post should ensure all expenses are charged and copies of all accounts, including supporting documentation, are forwarded to IPEA by 25 December 2025.

Kind regards,
s47F [redacted]

s47F [redacted]
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



From: s47F [redacted]
Sent: Thursday, 27 November 2025 4:16 AM
To: Overseas Travel
Cc: New York Finance
Subject: Request for Funds New York - UNGA80 High Level Week - Wells - 22-25 Sep 2025 [SEC=UNOFFICIAL]

For Independent Parliamentary Expenses Authority, Overseas Travel Team

New York Post is seeking funding for the visit to New York, USA by Minister Anika Wells, Minister for Communications to the 80th United Nations General Assembly High Level Week and delegation, from 22 to 25 September 2025.

2. Minister Wells' delegation was comprised of The Hon Anika Wells MP, Minister for Communication and s47F [redacted].

3. Accommodation for the delegation was arranged at s33(a)(i) [redacted] in New York from their arrival on 22 September 2025 to their departure on 25 September 2025 at a rate of USD995 per night and a total cost of USD5970.

3. Ground transportation utilised a combination of hire vehicles and movements by foot. Total costs for transportation were USD2697.

5. Estimated total costs in USD for the and the official party is outlined below:

Accommodation	USD6000
Ground transport	USD2700
Other (porterage)	USD50
Other (snacks)	USD130

ESTIMATED TOTAL COST: USD $8,880

Grateful funds be made available to New York Post.

s47F [redacted]

Visits Officer
Office of the Australian Consulate General New York
Office of Australia's Permanent Mission to the United Nations
150 East 42nd Street, Floor 34, New York, NY 10017-5612

s47F [redacted]

dfat.gov.au|Australia Consulate on Facebook | Instagram | Twitter

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Funding Arrangements The Hon Anika Wells MP – New York – M5378

1. The Independent Parliamentary Expenses Authority (IPEA) provide agreement for the post to process expenditure for the visit by The Hon Anika Wells MP and s47F [redacted] to the United States of America in September 2025 for travel approved by the Prime Minister against the codes set out below:

FINANCIAL LIMITS:

Accommodation – AUD 9,179.93
Ground Transport – AUD 4,130.97
Incidental – AUD 275.40

Total – AUD 13,586.29

2. The following FMIS and GL Codes are to be used for all the Independent Parliamentary Expenses Authority (IPEA) transactions;

Post Centre Code - ZNYCGMAPAA
Agency FMIS Code – M5378
Sequence No. – WELLS/M5378
Description – Note: The description must clearly identify the expenditure as Accommodation, Meals, Ground Transport, Fares or Other Costs.

23220 Ministerial – Accommodation
23220 Ministerial – Meals
23225 Ministerial – Ground Transport
23235 Ministerial – Fares
23250 Ministerial – Other Costs

3. Posts should ensure all expenses are charged and copies of all accounts, including supporting documentation, are forwarded to IPEA – overseastravel@ipea.gov.au – **by 25 December 2025.** Supporting documentation ensures costs are allocated correctly and includes:

- any post working papers and translation of accounts; and
- individual, itemised accounts for all expenditure (per person, with a breakdown of all expenses incurred, especially accommodation, meals and incidentals).

4. IPEA will reimburse the post for costs incurred by only the persons listed above, within the specified dates and financial limits. Charges for other persons including Embassy staff will not be covered by IPEA.

Should you have any further queries, please contact us.
Yours sincerely

Overseas Travel
Independent Parliamentary Expenses Authority (IPEA)
Phone: +s22(1) [redacted]
Email: overseastravel@ipea.gov.au

s22(1)

From: s47F
Sent: Thursday, 4 December 2025 3:38 AM
To: Overseas Travel
Cc: New York Finance
Subject: CM: FW: Request for Funds New York - UNGA80 High Level Week - Wells - 22-25 Sep 2025 [SEC=OFFICIAL]
Attachments: Warrant - New York - Funding Approval - M5378.pdf

Categories: Post emails

OFFICIAL

Hi s47F

Seeking a revision to the attached to included meals.

Unfortunately, the funding falls just short of the total value needed.

The revised totals should be:

Accommodation	USD6000
Ground transport	USD2700
Meals	USD225
Other (porterage)	USD50
Other (snacks)	USD130

ESTIMATED TOTAL COST: USD $9,105

Apologies for the extra work, and thank you.

Many thanks
s47F

s47F

Visits Officer
Office of the Australian Consulate General New York
Office of Australia's Permanent Mission to the United Nations
150 East 42nd Street, Floor 34, New York, NY 10017-5612

s47F

dfat.gov.au|Australia Consulate on Facebook | Instagram | Twitter

From: Overseas Travel
Sent: Tuesday, 2 December 2025 9:20 PM

To: s47F [redacted]
Cc: New York Finance
Subject: RE: Request for Funds New York - UNGA80 High Level Week - Wells - 22-25 Sep 2025 [SEC=OFFICIAL]

OFFICIAL

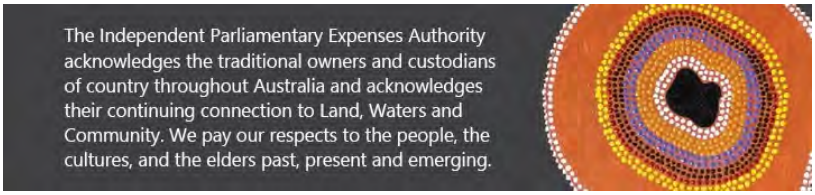
Good morning s47F [redacted]

Please see attached funding approval for the Hon Anika Wells MP and s47F [redacted] trip to the United States of America in September 2025.

Post should ensure all expenses are charged and copies of all accounts, including supporting documentation, are forwarded to IPEA by 25 December 2025.

Kind regards,
s47F [redacted]

s47F [redacted]
International Travel Officer, Travel Expenses and Contracts Branch
Independent Parliamentary Expenses Authority
One Canberra Avenue, FORREST ACT 2603
T: +61 2 6215 3000
E: overseastravel@ipea.gov.au
W: www.ipea.gov.au
Social: LinkedIn / X



From: s47F [redacted]
Sent: Thursday, 27 November 2025 4:16 AM
To: Overseas Travel
Cc: New York Finance
Subject: Request for Funds New York - UNGA80 High Level Week - Wells - 22-25 Sep 2025 [SEC=UNOFFICIAL]

For Independent Parliamentary Expenses Authority, Overseas Travel Team

New York Post is seeking funding for the visit to New York, USA by Minister Anika Wells, Minister for Communications to the 80th United Nations General Assembly High Level Week and delegation, from 22 to 25 September 2025.

2. Minister Wells' delegation was comprised of The Hon Anika Wells MP, Minister for Communication and s47F [redacted].

3. Accommodation for the delegation was arranged at s33(a)(i) [redacted] in New York from their arrival on 22 September 2025 to their departure on 25 September 2025 at a rate of USD995 per night and a total cost of USD5970.

3. Ground transportation utilised a combination of hire vehicles and movements by foot. Total costs for transportation were USD2697.

5. Estimated total costs in USD for the and the official party is outlined below:

Accommodation	USD6000
Ground transport	USD2700
Other (porterage)	USD50
Other (snacks)	USD130

ESTIMATED TOTAL COST: USD $8,880

Grateful funds be made available to New York Post.

s47F [redacted]

Visits Officer
Office of the Australian Consulate General New York
Office of Australia's Permanent Mission to the United Nations
150 East 42nd Street, Floor 34, New York, NY 10017-5612

s47F [redacted]

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Funding Arrangements The Hon Anika Wells MP – New York – M5378

1. The Independent Parliamentary Expenses Authority (IPEA) provide agreement for the post to process expenditure for the visit by The Hon Anika Wells MP and s47F [redacted] to the United States of America in September 2025 for travel approved by the Prime Minister against the codes set out below:

FINANCIAL LIMITS:

Accommodation – AUD 9,179.93
Ground Transport – AUD 4,130.97
Incidental – AUD 275.40

Total – AUD 13,586.29

2. The following FMIS and GL Codes are to be used for all the Independent Parliamentary Expenses Authority (IPEA) transactions;

Post Centre Code - ZNYCGMAPAA
Agency FMIS Code – M5378
Sequence No. – WELLS/M5378
Description – Note: The description must clearly identify the expenditure as Accommodation, Meals, Ground Transport, Fares or Other Costs.

23220 Ministerial – Accommodation
23220 Ministerial – Meals
23225 Ministerial – Ground Transport
23235 Ministerial – Fares
23250 Ministerial – Other Costs

3. Posts should ensure all expenses are charged and copies of all accounts, including supporting documentation, are forwarded to IPEA – overseastravel@ipea.gov.au – **by 25 December 2025.** Supporting documentation ensures costs are allocated correctly and includes:

- any post working papers and translation of accounts; and
- individual, itemised accounts for all expenditure (per person, with a breakdown of all expenses incurred, especially accommodation, meals and incidentals).

4. IPEA will reimburse the post for costs incurred by only the persons listed above, within the specified dates and financial limits. Charges for other persons including Embassy staff will not be covered by IPEA.

Should you have any further queries, please contact us.
Yours sincerely

Overseas Travel
Independent Parliamentary Expenses Authority (IPEA)
Phone: +s22(1) [redacted]
Email: overseastravel@ipea.gov.au