

Schedule of Insurance

Class of Policy: Corporate Travel Insurance	Policy No: 0505216
The Insured: Auspicious Arts Projects Inc And/Or John Paxinos & Associates Pty Ltd	Invoice No: 39859
	Our Ref: AUSPICIOUS

This policy has been placed through

Accident & Health International Underwriting
ABN 26 053 335 952
1507 Exchange Tower 530 Little Collins St, Melb

Accident & Health International Underwriting is an underwriting agency who has placed the policy with

Insurance Australia Limited T/As CGU
ABN 11 000 016 722
CGU Centre, 181 William Street, Melbourne Vic 3000

CORPORATE TRAVEL INSURANCE

Insured	Auspicious Arts Projects Inc and/or John Paxinos & Associates Pty Ltd
Insured Persons	All Directors and Employees of the Insured including their Accompanying Partner and Dependant Children
Period of Insurance:	Inception Date: 11/09/2023 at 4:00 pm (local standard time in Melbourne) Expiry Date: 11/09/2024 at 4:00 pm (local standard time in Melbourne)
Arrangement Date:	11/09/2023
Broker:	Interpacific Insurance Brokers Pty Ltd (VIC)
Policy Wording:	CT SPDS COVID Cover 16122021, CT 05102021
Scope of Cover:	Business Travel: Whilst on Journey to a destination outside the Business Travel Radius stated in the Policy Schedule. Leisure Travel: Whilst on Journey to a destination outside the Leisure Travel Radius stated in the Policy Schedule. Cover applies for Directors, CEO, CFO, COO and company secretary and Accompanying Partner and Dependent Children only.
Territorial Limits:	Worldwide

SCHEDULE OF BENEFITS

Aggregate Limit of Liability	\$1,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism	\$1,000,000
Maximum Age Limit (sub-limits may apply)	85
Maximum Age Limit (Life Insurance)	65
Policy Currency	AUD
Business Travel Radius (km)	100
Leisure Travel Radius (km)	500

Section	Maximum Benefits Payable Each Insured Person
Death and Capital Benefits	\$100,000

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Weekly Injury Benefit	\$1,000
Income Limitation	100%
Deferral period	Nil
Benefit Period	156 Weeks
Benefit Period (Insured Persons aged 75 and over)	Nil
Weekly Sickness Benefit	\$1,000
Income Limitation	100%
Deferral period	Nil
Benefit Period	156 Weeks
Benefit Period (Insured Persons aged 75 and over)	Nil
Broken / Fractured Bones Benefits	\$5,000
Injury Resulting In Surgery	\$20,000
Sickness Resulting In Surgery	\$20,000
Loss of Teeth or Dental Procedures	\$1,000
Maximable payable per Tooth	\$250
Accidental HIV Infection Lump Sum Benefit	\$10,000
Childcare Benefit	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit	\$15,000
Dependent Child Supplement Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Driver Services Benefit	\$5,000
Education Fund Benefit	\$15,000
Maximum payable per Dependent Child	\$7,500
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$10,000
Home and Vehicle Modification Benefit	\$10,000
Orphaned Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Partner Accidental Death Benefit	\$30,000
Partner Employment Training Benefit	\$15,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Unexpired Membership Benefit	\$1,000
Medical and Medical Evacuation Expenses	\$1,000,000
Ongoing Medical Expenses	\$1,000,000
Maximum payable for Ongoing Medical Expenses outside Australia	\$50,000
Hospitalisation Overseas Expenses Benefit	\$6,000
Daily Benefit	\$200
Benefit Period	30 Days
Additional and/or Forfeited Expenses	\$100,000
Corporate Event Benefit	\$5,000
Hijack Benefit	\$30,000
Daily Benefit	\$1,000
Benefit Period	30 Days
Illegal Detention Benefit	\$15,000
Daily Benefit	\$500
Benefit Period	30 Days
Legal Expenses	\$50,000
Missed Transport Connection	\$10,000
Overbooked Flight Benefit	\$2,500
Pet Boarding Expenses Benefit	\$2,500
Repatriation of Mortal Remains / Funeral Expenses	\$50,000
Trauma Counselling Benefit	\$10,000
Loss of Deposits and Cancellation Expenses	\$10,000

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Baggage Benefit	\$10,000
Maximum payable for Any One Article	50%
Data Connection Benefit	\$2,000
Data Recovery Benefit	\$5,000
Delayed Baggage	\$3,000
Electronic Equipment	\$5,000
Excess	\$250
Identity Theft Extension Benefit	\$20,000
Lost Keys and Locks	\$1,000
Money Benefit	\$1,000
Repatriation of Belongings Benefit	\$2,500
Kidnap, Detention, Extortion and Ransom	\$250,000
Maximum payable for Events in Mexico, Central America or South America	\$250,000
Extra Territorial Workers Compensation	\$500,000
Hire Vehicle Excess Benefit	\$1,000
Private Vehicle Excess Benefit	\$5,000
Towing and Roadside Assistance Expenses	\$5,000
Alternative Employee / Resumption of Journey Expenses Benefit	\$10,000
Personal Liability	\$10,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$25,000
Accommodation Expenses	\$7,000
Daily Benefit	\$500
Benefit Period	14 Days
Search and Rescue Expenses	\$20,000
Life Insurance	\$50,000
Financial Collapse Benefit	\$25,000

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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INSURANCE CONTRACTS ACT 1984 IMPORTANT NOTICES

For your protection under federal legislation, we are required to inform you of your duty of disclosure and draw your attention to the following important information.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the insurer, every matter that you know is relevant to the insurer's decision, whether to accept the risk of the insurance and if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty, however, does not require disclosure of matter:

- that diminishes the risks to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

AVERAGE

Your policy may be subject to an Average Clause.

The effect of this type of clause is, in the event of a claim for partial loss of property insured, the insurer need pay only a proportion of the amount of the loss. This will be assessed on a formula using as a basis the full value of the item insured and the sum insured relating to it.

— Replacement Value \$100,000 Sum Insured \$45,000 Partial Loss of \$50,000

(a) The insurer pays in the following proportion –

$$\begin{array}{r}
 \text{(Sum Insured)} \\
 \hline
 \text{(90\% of Replacement Value)}
 \end{array}
 \quad
 \begin{array}{r}
 \$45,000 \\
 \hline
 \$90,000
 \end{array}
 \quad
 \times \quad
 \begin{array}{r}
 \$50,000 \\
 \hline
 1
 \end{array}
 \quad
 = \$25,000$$

(b) YOU BEAR THE BALANCE.

It is important that your property is insured for its replacement value.

Your policy may have an average clause which operates on a different percentage, and if so, application would vary according to the particular clause in your policy. It is important therefore that you check your policy.

SUBROGATION

Your policy of insurance may provide that you will not be able to recover under it if you enter into any agreement which excludes or limits your right of recovery from other parties: therefore you must not have agreed and must not agree to give away any of your rights because that will affect the insurer's right to recover from those other parties.

DISPUTE FACILITY

Clients who are not fully satisfied with our services should contact our Customer/Complaints Officer. Interpacific Insurance Brokers also subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office.

PRIVACY POLICY

Interpacific Insurance Brokers Pty. Ltd. recognises the importance of your privacy. We understand your concerns about the security of personal information and are committed to protecting the personal information that we hold about you.

We only collect and hold information about you that is necessary for us to perform the services you request from us, and we handle it in accordance with the introduced national privacy sector privacy legislation. We may disclose it to Insurers, and other Insurance industry representatives as required, as well as other service providers.

You can gain access to personal information that we hold about you, subject to some exceptions under privacy legislation. For further information on our privacy policy, please visit our website, www.interpacific.net or contact our office.

CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)

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If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer, and not refund any part of the brokerage or fees we received for arranging the cover. A broker service fee may also be charged to process the cancellation.

Important Information

Renewal of this policy has been arranged based on the information you have previously provided and on which we and the Insurer have relied. If you have not provided to us all the material information or you discover that the information provided is inaccurate, please contact us immediately so that we can reconfirm with the Insurer the terms and premiums for your renewal.

We take this opportunity to remind you that you have a duty to disclose all information which is material to your coverage requirements and which might influence the Insurer in deciding to accept your business, what terms to impose and the cost of the cover. This is an ongoing responsibility throughout the period of cover. Failure to disclose this information may allow the insurer to avoid the policy.

We will earn brokerage paid by the insurer out of the premium payable to them on the placement of this policy and we may also charge an Admin Fee / Brokers Fee on the policy.

General Advice Warning

This advice has been prepared without taking into account the client's objectives, financial situation or needs:

Because of that, before acting on the above advice, the client should consider its appropriateness (having regard to their objectives, needs and financial situation);

If the advice related to the acquisition of an insurance contract, the client should obtain a PDS relating to the product before deciding whether to acquire it.