Corporate Travel Insurance

POLICY SCHEDULE

Thank you for providing Berkshire Hathaway Specialty Insurance the opportunity to offer terms. Please find *Our* schedule of benefits below.

Policy Number	**47-ZAH-325369-04**
Policyholder	Westlink Logistics Pty Ltd, Westlink International Shipping Pte Ltd Including all subsidiaries or related companies and joint ventures for which the Named Insured has agreed to provide cover under a policy of this nature.

Period of Insurance

Insurance Period:	From: **31 October 2025** To: **31 October 2026**
	Both days at 4:00pm Western Standard Time

Aggregate Limits of Liability

Financial Insolvency	$25,000
Any one Accident or Occurrence	$5,000,000
Non Scheduled Air Travel	
Single-engine	$500,000
Multi-engine	$500,000
Helicopter	$500,000
Kidnap, Ransom & Extortion	$1,000,000
Political Unrest & Natural Disaster Evacuation	$200,000
Extra Territorial Worker's Compensation	$1,000,000

Premium

Base Premium	[redacted]
Goods and Services Tax (GST)	[redacted]
Stamp Duty	[redacted]
Total Premium	[redacted]

Schedule of Sums Insured

Category A

Insured Persons All directors, executives, *Employees* and the authorised personnel of the *Policyholder*, including accompanying *Spouse* or *Partner* and *Dependent Child(ren)*.

Journey Description *Journey* means a trip authorised by and undertaken on behalf of the *Policyholder*, provided such trip involves a destination beyond fifty (50) kilometres from the *Insured Person's* normal place of residence or business premises. A *Journey* will commence from the *Effective Period of Cover* or the time the *Insured Person* leaves their normal place of residence or business premises, whichever is the latter, and will continue until they return to their normal place of residence or business premises, whichever occurs first. The maximum duration of any trip must not exceed one hundred and eighty (180) days.

Coverage Sections **Sums Insured**

Section 1 – BHSI Care and Concierge

		Included

Section 2 – Overseas Medical and Evacuation

		Unlimited

Section 3 – Cancellation and Disruption

Cancellation and Loss of Deposits		Unlimited
Financial Insolvency		$5,000
Missed Transport Connection		$20,000
Overbooked Flights		$5,000

Section 4 – Baggage and Personal Effects

Delay of Baggage		$5,000
Baggage		$25,000
Mobile Electronic Equipment	*Excess* of $250 for business use.	$10,000
Money and Travel Documents		$5,000

Section 5 – Personal Accident and Sickness

Event 1 – Accidental Death	7 times *Income* to a maximum of:	$1,000,000
Event 2 – Permanent Total Disablement	7 times *Income* to a maximum of:	$1,000,000
Events 3 to 18 – Other Permanent Disablement	7 times *Income* to a maximum of:	$1,000,000
Event 19 – Temporary Total Disablement (Injury)	85% of weekly *Income* to a maximum of: Payable for up to 156 weeks and subject to an *Excess Period* of 7 days.	$2,000
Event 37 – Temporary Total Disablement (Sickness)	85% of weekly *Income* to a maximum of: Payable for up to 156 weeks and subject to an *Excess Period* of 7 days.	$2,000

Section 5 – Personal Accident and Sickness (Sums Insured for the *Spouse/Partners* and *Dependent Children*)

Accompanying Spouse/Partner

Event 1 – Accidental Death	7 times *Income* to a maximum of:	$250,000
Event 2 – Permanent Total Disablement	7 times *Income* to a maximum of:	$250,000
Events 3 to 18 – Other Permanent Disablement	7 times *Income* to a maximum of:	$250,000
Event 19 – Temporary Total Disablement (Injury)	85% of weekly *Income* to a maximum of: Payable for up to 156 weeks and subject to an *Excess Period* of 7 days.	$1,500
Event 37 – Temporary Total Disablement (Sickness)	85% of weekly *Income* to a maximum of: Payable for up to 156 weeks and subject to an *Excess Period* of 7 days.	$1,500

Dependent Children

Event 1 – Accidental Death		$25,000
Event 2 – Permanent Total Disablement		$250,000
Events 3 to 18 – Other Permanent Disablement		$250,000
Event 19 – Temporary Total Disablement (Injury)		Not Insured
Event 37 – Temporary Total Disablement (Sickness)		Not Insured

Section 5 – Personal Accident and Sickness Events 21 to 42

Events 21 to 29 – Fractured Bones		$5,000
Events 30 to 34 – Injury Resulting in Surgery		$20,000
Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		$250
Events 39 to 42 - Sickness Resulting in Surgery		$20,000

Section 6 – Vehicle Excess Waiver

Rental or Personal Vehicle Excess		$10,000
Towing Expense		$2,000

Section 7 – Personal Liability

Personal Liability		$10,000,000
Identity Theft		$20,000

Section 8 – Kidnap Ransom and Detention

Kidnap, Ransom and Extortion		$250,000
Hijack and Detention	$1,000 per day up to a maximum of:	$50,000

Section 9 – Political and Natural Disaster Evacuation

Political and Natural Disaster Evacuation		$50,000

Section 10 – Alternative Employee/Resumption of Assignment

Alternative Employee/Resumption of Assignment		$20,000

Section 11 – Extra Territorial Workers Compensation (ETWC)

ETWC Weekly Benefit		$1,000
ETWC Event Benefit		$1,000,000

Section 12 - BHSI Health

Accidental H.I.V. Infection Benefit		$30,000
Bed Care Benefit	$200 per day up to a maximum of:	30 days
Coma Benefit	$500 per week up to a maximum of:	26 weeks
Loss of Life Benefit		$50,000
Modification Benefit		$5,000
Premature Birth/Miscarriage Benefit		$5,000
Rehabilitation Benefit		$3,000
Repatriation & Funeral Expenses Benefit		$50,000
Terrorism Benefit		$5,000
Trauma Benefit		$1,000

Section 12 - BHSI Wellbeing

Accommodation and Transport Expenses		$10,000
Chauffeur Benefit		$1,500
Childcare Benefit		$5,000
Corporate Image Protection		$10,000
Dependent Child Supplement	$10,000 per *Dependent Child* up to a maximum of:	$30,000
Domestic Help Benefit for Accompanying Spouse or Partner	$500 per week up to a maximum of:	26 weeks
Education Fund Benefit		$5,000
Executor Emergency Cash Advance Benefit		$5,000
Home Burglary Excess Benefit		$500
Independent Financial Advice Benefit		$5,000
Lock and Keys Benefit		$1,500
Orphan Benefit	$10,000 per *Dependent Child* up to a maximum of:	$30,000
Out of Pocket Expenses Benefit		$5,000
Replacement Staff/Recruitment Costs		$5,000
Spouse or Partner Accidental Death Benefit		$25,000
Spouse or Partner Employment Training Benefit		$10,000
Student Tutorial Benefit	$500 per week up to a maximum of:	26 weeks
Unexpired Membership Benefit		$3,000

Endorsements Applicable to this Policy:

Financial Insolvency

It is hereby declared and agreed that the following Condition is added in respect of Section 3 – Cancellation and Disruption, Financial Insolvency;

Conditions

In addition to the “General Conditions Applicable to all Sections of the Policy”;

IV. *Our* total liability for all claims arising under Section 3 – Cancellation and Disruption, Financial Insolvency, in respect of any one insurable event or series of events arising out of any one occurrence during the *Period of Insurance* shall not exceed the amount shown in the *Policy Schedule* – Aggregate Limit of Liability, Financial Insolvency.

All other terms and conditions of this *Policy* remain unchanged.

Territory	Worldwide
Jurisdiction	Subject to Australian legal jurisdiction and legal practice.
Currency	All values are in Australian Dollars unless otherwise specified.
PDS / Policy Wording	BHSI-AUS-AH-CTI-PDS-10/2018

Signatures:

Ralph Tortorella, Secretary

Peter Eastwood, President

For and on behalf of Berkshire Hathaway Specialty Insurance Company

30 October 2025
Dated

TAX NOTICE

(DOES NOT APPLY TO THE EXTENT OF THE INSURER'S LIABILITY FOR COLLECTION OR PAYMENT OF AUSTRALIAN PREMIUM TAXES)

Premium may be subject to insurance premium taxes or other taxes outside Australia. The Insurer is not responsible for the payment, collection or remittance of any such taxes. The premium is exclusive of any applicable premium or other taxes outside of Australia, and it is the obligation of the Insured to pay any such applicable taxes either itself or through its broker. The Insurer does not provide tax advice and recommends the Insured consult its own tax advisor with respect to its tax obligations.