



New Colombo Plan Managed Administrative and Support Services

Request for quote: Travel and Medical Insurance Provider for the New Colombo Plan Scholarship Program

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**Submitted by**

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## 1. Background

Scope Global Pty Ltd has been engaged by the Commonwealth of Australia as represented by the Australian Department of Foreign Affairs and Trade (DFAT) to manage the New Colombo Plan Managed Administration and Support Services (the Program) to 30 June 2025.

The New Colombo Plan (NCP) is a signature initiative of the Australian Government which aims to lift knowledge of the Indo-Pacific in Australia and strengthen our people-to people and institutional relationships by supporting Australia undergraduates to study and undertake Internships in the region.

The NCP Scholarship Program provides Australian undergraduate students with a maximum 19-month program, consisting of a study placement of up to one academic year, internships placements of up to six months duration and language training for a period of up to six months across the globe. Recipients can be aged between 18-35 years of age (inclusive) at the time of being awarded a scholarship.

Scope Global is seeking proposals from organisations interested in providing Travel and Medical Insurance for approximately 125 recipients annually who are awarded a scholarship under the Program. At the commencement of the insurance contract, there will be approximately 425 recipients requiring travel and medical insurance, although travel and Program commencement will be staggered over 6-12 months.

The Contractor will be required to provide continuous 24 hour a day, 7 day a week cover from the time the Scholars leave Australia to the time they return to Australia. If the Scholar chooses not to directly return home post scholarship, cover will cease at the official 'end date' of their scholarship program.

The Contractor should note that the Scholarship program and its participants are bound by the Department of Foreign Affairs and Trade's Smartraveller advice. Participants are not able to travel to or remain in a host location where Smartraveller recommends 'Do not travel' (Level 4 advisory) or 'Reconsider your need to travel' (Level 3 advisory).

The Contractor will be required to respond to changing countries of operation and variation in scholar numbers.

## 2. RFQ Particulars

Quote Particulars	
Issue date of RFQ:	18 October 2021
Closing date for registering interest in the RFQ:	09:30am (ACST) Friday 29 October 2021
Closing date for questions regarding the RFQ:	09:30am (ACST) Friday 5 November 2021
Closing date for submission of Quote:	09:30am (ACST) Monday 15 November 2021
Mode of submission:	Emailed to: Danielle Rossi <a href="mailto:ncp@scopeglobal.com.au">ncp@scopeglobal.com.au</a>
Number of Copies of Quote:	1 electronic copy
Page Limits:	Statement addressing the technical criteria: Ten (10) pages excluding any tables and diagrams <b>Financial Proposal:</b> Two (2) pages excluding any tables and diagrams
Outcome notification date:	29 November 2021
Expected contract commencement:	6 December 2021
Contract end date	30 June 2025

## 3. RFQ Conditions

Quotation Proposals must conform to the requirements of Scope Global. Bidders should therefore carefully read the documentation and statement of quotation requirements.

**Non-conforming bids will not be accepted.**

### Addenda:

Scope Global may amend the RFQ at any time by issuing an addendum. All conditions of the RFQ will apply to the addenda unless they are modified in the addenda. Addenda notices will be emailed to all providers that have registered their interest in the RFQ with Scope Global.

Scope Global may amend any part of the RFQ documentation prior to the closing date and time for submission of quotes. Any amendment to, or clarification of, any aspect of the documentation will be issued in the form of Addenda and provided to all registered businesses before the closing date and time for submission of quotes. Such Addenda will become part of the documentation.

Scope Global reserves the right:

- To accept or reject any quote, and to annul the quotation process thereby rejecting all quotes, at any time prior to the awarding of Contract.
- To recall quotes from any source including those quotations who have already submitted quotes, without thereby incurring any liability to the affected quote or any obligation to inform the affected quotation of the grounds for this action.

- To negotiate with the most favourable quotation should it be deemed that “the offered prices are unreasonable or greater than the targets set in the planning process” in line with the Commonwealth Procurement Guidelines.

### Late Quotes

Scope Global will not accept any quotations received after the closing date and time.

### RFQ Evaluation

Scope Global will appoint a Quotation Assessment Panel to manage the evaluation of the quotes. Scope Global will rank bidders based on technical merit and a value for money and commercial assessment. The result, together with any other factors relevant to the selection, will be considered by Scope Global in recommending to the Department of Foreign Affairs and Trade the award of the contract.

Scope Global’s selection process for services is conducted on a commercial-in-confidence basis according to the Australian Commonwealth Procurement Guidelines and under Scope Global’s policy not to divulge to one bidder information that has been provided in confidence by another.

In assessing bids Scope Global reserves, the right to pass bids to Scope Global’s officers, agents, advisors, employees, contractors, Department of Foreign Affairs and Trade, and other Commonwealth Government Departments and Agencies for the purpose of assessing, evaluating, and/or clarifying quotations as Scope Global sees fit.

Scope Global may request Quote providers to attend an interview in relation to their proposal. This will be at the Quote provider’s own cost.

### Eligibility

Scope Global’s policy on the eligibility for providing the services is based on the nature of the firm and the expertise of the team that will be providing the services, as follows:

- The firm’s headquarters must be based in Australia, and they must be able to provide facilities and staff to support the Program in both Australia and the eligible countries in which the Program operates
- The firm must perform services in accordance with all laws and regulations applicable to the Services across the countries in which the Program operates

Quotations submitted by a firm in association with other firms, must be accompanied by a signed “Letter of Association” signed by the Directors of each associated firm outlining their agreed approach to service implementation and detailing each firm’s role in the provision of Services as set out in this RFQ. Quotations submitted by a joint venture must be accompanied by a copy of the joint venture agreement.

### Goods and Services Tax

Under the GST Act, Scope Global is liable for GST on any taxable supply it makes and may be entitled to claim input tax credits for its acquisitions. Therefore, each Quote should obtain and will be deemed to have obtained its own tax advice.

## Confidentiality

Quotations must keep any discussions or contact with Scope Global in connection with the quotation, the RFQ and any contract negotiations confidential.

## Privacy

Quotation providers are advised that the draft contract requires the contractor to comply with the Privacy Act 1988, (as amended) including the Information Privacy Principles (the “IPPs”), National Privacy Principles (the “NPPs”), and privacy codes of practice. The Contractor will also be required to comply with Scope Global’s Privacy Policy as amended and updated to the Contractor.

## No Contract or Undertaking

Nothing in this RFQ will be construed to create any binding contract (express or implied) between Scope Global and any quotation provider until a written Contract, if any, is entered into by the parties. Any conduct or statement whether prior to or after the issuance of this RFQ is not, and this RFQ is not, and must not be deemed to be:

- a) An offer to contract or
- b) A binding undertaking of any kind by Scope Global (including, without limitation, giving rise to restitutionary rights, promissory estoppel, or rights with a similar legal basis).

## Contract

The award of the contract will be subject to the negotiation of a mutually acceptable outputs-based contract. The contract will be between Scope Global and the contractor. It is Scope Global’s intention to contract based on the conditions provided in this RFQ.

## RFQ Enquiries

All questions must be submitted via email to the contact person and will only be accepted from registered providers. Responses to questions from registered providers will be made available to all registered providers.

## Scope Global’s Rights

Without limiting its rights at law or otherwise, without incurring any liability for any costs, losses or expenses or damages incurred by any Provider or Providers and without any obligation to inform any affected Provider or Providers of the grounds for such action, Scope Global reserves the right in its absolute discretion at any time to:

- a) subject to the RFQ, evaluate Quotes as Scope Global sees appropriate in the context of its requirements.
- b) cease to proceed with the process outlined in this RFQ or any subsequent process.
- c) suspend or vary the process or any part of it.
- d) require additional information or clarification from any Provider or anyone else or provide additional information or clarification to any Provider.
- e) call for new Quotes.
- f) accept or reject any Quote that does not comply with this RFQ; and
- g) add to, alter, delete or exclude any services as required by Scope Global.

## Expenses

Providers are responsible at their own expense for:

- a) making all arrangements and obtaining and considering all information relating to the preparation, delivery and lodgement of their Quote.
- b) answering any queries and providing any further information sought by Scope Global.
- c) dealing with any issues, including disputes, that may arise out of the RFQ process; and,
- d) engaging in any further process or discussions with Scope Global that may result from the RFQ.

## 4. RFQ Format

Quotation providers should ensure quotation documents conform to the following format:

- The front page of the technical component of the quotation document should contain the name, telephone, and email address of the person Scope Global should notify of the outcome of the RFQ.
- Font size should be no smaller than 11 point.
- The Scope Global, New Colombo Plan, or Department of Foreign Affairs and Trade's logo is not to appear on any quotation documentation.
- Quotations are to be submitted in the name of the entity with which Scope Global would enter into the contract and include the name of the person authorised to negotiate and conclude the contract.

## 5. RFQ Evaluation Criteria

The technical component of the quotation will be assessed on the following evaluation criteria:

Criteria	% Weighting
<b>A. Organisational strengths and ability to deliver high quality services (including innovative information technology-focused approaches)</b>	25%
<b>B. Overseas Medical, Travel and Emergency Support Services</b> <ul style="list-style-type: none"><li>• 1 Overseas Medical cover including emergency evacuation (10%)</li><li>• 2 Political risk and natural disaster evacuation (5%)</li><li>• 3 Provision of Emergency Assist and response contact 24- hours a day 7 days a week (10%)</li></ul>	25%
<b>C. Insurance</b>	25%
<b>D. Financial Proposal</b>	25%

## **A. Organisational strengths and ability to deliver high quality services**

In their response to this criterion, the quotation providers should demonstrate their ability to innovatively and appropriately provide and manage the level and quality of coverage and range of services outlined in the Scope of Services.

Quotation providers should include, but are not limited to demonstrating their proposed:

- Organisation structure and process to develop and manage any overseas offices and governance arrangements including the clearly defined roles and responsibilities of:
  - Key management positions in Australia and associated roles.
  - Other related management positions overseas where relevant.
  - Associates and Joint Ventures (if any).
  - Other Subcontractors (if any).
  - Other Entities (if any).
- Financial Management systems and capacity of those systems to ensure timely, responsive, and accurate budgeting and financial reporting.
- Quality Assurance and Monitoring systems to ensure accurate and timely reporting.
- Compliance with and experience in Privacy and Data Protection protocols, Fraud Management, Child Protection, Preventing Sexual Exploitation Abuse and Harassment management (including submission of relevant policies).
- Experience in the management of relevant travel, medical and evacuation insurance services for personnel engaged in overseas activities.

Quotation providers are encouraged to highlight within their quote innovative and/or technology-based approaches that will improve the effectiveness of the proposed services as outlined in the Scope of Services. These approaches may fall within the scope as outlined or recommendations beyond the current scope.

## **B. Overseas Medical, Travel and Emergency Support Services**

In response to this criterion, quotation providers should outline their demonstrated ability to provide and manage the level of coverage and range of services to support scholars while overseas (particularly outlining experience managing these support services during the COVID-19 pandemic) as outlined in the Scope of Services.

## **C. Insurance Cover**

In response to this criterion, quotation providers should demonstrate their capacity to provide a range of insurance cover as outlined in the Scope of Services to support recipients while on their scholarship program.

Quotation providers should include, but are not limited to outlining the following:

- The range of cover provided (as outlined in the Scope of Services).
- How the insured risk is managed and who carries the risk, the organisation, the underwriters, or a combination of both.
- Process for ensuring all recipients are fully informed of their cover, any exclusion, excess, vacation travel and restrictions, pre-existing conditions and the process for managing claims and specific requests.

## Ownership of Quotes

All Quotes become the property of Scope Global on submission.

Information contained in Quotes will remain the property of the Provider.

The Provider authorises Scope Global to copy, adapt, amend, disclose or do anything else necessary (in Scope Global's sole discretion) to all materials (including that which contains intellectual property rights of the Provider or other parties) contained in the Quote for the purpose of its evaluation of Quotes, negotiating any contract with the Provider (if the matter proceeds that far) and all other matters relating there to, including governmental and Parliamentary reporting requirements. Scope Global may make such copies of Quotes, as it requires for these purposes.

## Providers' acknowledgement

A Quote is made on the basis that the Provider acknowledges that:

- a) it examined the RFQ documents.
- b) the RFQ specifies Scope Global's rights in respect of the RFQ and the Provider agrees that Scope Global may exercise its rights as set out in the RFQ in respect of the RFQ process.
- c) it sought and examined all necessary information which is obtainable by making reasonable enquiries relevant to Scope Global's requirements, including the risks and other circumstances which may affect a Quote.
- d) in lodging its Quote, it did not rely on any express or implied statement, warranty, or representation, whether verbal, written, or otherwise made by or on behalf of Scope Global other than any statement, warranty or representation contained in the RFQ.
- e) it did not use the improper assistance of Scope Global's employees or ex-employees, or Commonwealth employees or ex-employees, or information unlawfully obtained from Scope Global or the Commonwealth in compiling its Quote.
- f) it satisfied itself as to the correctness and sufficiency of its Quote.
- g) it is responsible for all costs and expenses related to its involvement in the RFQ, including:
  - preparation and lodgement of the Quote.
  - ii. any subsequent negotiation.
  - iii. any other action or response in relation to this RFQ.
- h) Scope Global and the Commonwealth are not responsible for any costs or expenses incurred by the Provider or any other person in responding to or taking any other action in relation to this RFQ, whether Scope Global terminates, varies, or suspends the RFQ process or takes any other action permitted under this RFQ.
- i) the Provider understands that the selection of a successful Provider and/or Subcontractor must have Department of Foreign Affairs and Trade agreement before Scope Global can award a contract for the Activity and that Department of Foreign Affairs and Trade reserves its rights to accept or reject any Provider or Subcontractor for any reason.
- j) the Provider will comply with the rules set out in this RFQ and as applicable to the participant travel and medical insurance.

## Relationship with providers

Scope Global is not bound contractually or in any other way to any Provider by this RFQ.

## Quote validity

Quotes are accepted on the basis that they are valid for sixty (60) days from the closing date of the response to the RFQ.

## 6. Scope of Services

Scope Global is requesting the submission of insurance quotes for travel and medical insurance for NCP Scholars travelling to any of the eligible locations to participate in study, language training and/or internships for up to 19 months duration.

As a minimum the scope of benefits and services to be provided must include:

a.	Brokerage services and oversight for travel and medical insurance.
b.	Pre-departure briefing and presentation on insurance claims processes for up to 1 hour, annually. This may be delivered in-person (Canberra) or virtually, as required.
c.	Provision of an insurance handbook for recipients containing accompanying information and claim forms in appropriate and accessible formats for recipients and Scope Global.
d.	Provision of an insurance/emergency assistance app or alternative technology solution accessible to recipients while undertaking their Program and to Scope Global.
e.	24-hour assistance to provide recipients emergency assistance services in the event of a medical, mental health, safety or security emergency or illness.
f.	<i>Personal Accident Benefits</i> – Compensation for any injury or illness sustained by recipients whilst they are participating in the Program.
g.	<i>Medical and additional expenses</i> – to cover the reasonable cost of medical, surgical, hospital, ambulance, emergency dental and other treatment incurred by recipients whilst they are participating in the Program.
h.	<i>Emergency evacuation</i> - in case of emergency.
i.	<i>Baggage and Personal Effects</i> – coverage for baggage and personal effects that accompany scholars whilst participating in the Program.

## General Conditions of insurance

The General Conditions of Insurance should be in accordance with similar commercial policies that are available in the marketplace.

## Duration of Cover

The cover shall commence from the time the recipient leaves their normal Australia when this is the place of departure for the commencement of the journey and be continuous on a full-time 24-hour basis until the Scholar returns to their normal residence at the end of their assignment. Recipients should be covered for each return to Australia during their program, with the insurance continuing when they depart Australia and resume their program. Programs are not continuous in most cases.

### Extent of coverage required

The level of liability and insured coverage should reflect the industry average for similar types of travel insurance. It is not intended that the type and levels of risks covered would be outside of, or more than, standard commercial policies available in the marketplace.

- **Medical:** Providers should use the attached **Schedule A** as a guide to the minimum level of coverage item types required. This list is indicative only and Providers may vary these to provide a balanced coverage.
- **Non-Medical Coverage:** Quotes should only include coverage for the non-medical items as set out in Schedule A. The coverage provided should only be for the time of the scholar's periods of travel both to and from the overseas location.

### Scope of cover

Coverage shall extend to any national or international work or study-related travel during the recipients' period of assignment. Coverage shall include reasonable periods of personal/leisure travel undertaken by recipients pre, during and post program to any international destination in line with Smartraveller advice.

Providers should provide information regarding the payment for ongoing medical and other ancillary treatments after a recipient returns to Australia for a medical or other related condition contracted whilst overseas. Many services are not covered by Medicare, and this should be included in the response.

### Geographic Limits

The list of countries where scholars may participate in the Program are included in **Annex A**. The list should be used as an indicative guide only as to the allocation numbers expected in future intakes.

### Number of Scholars to be covered

There are presently 425 scholars participating in the Program and it is anticipated that approximately 125 scholars will be selected annually.

### Access to medical treatment while in-country

The insurance provider should cover the full costs of the medical treatment. The recipient in-country must have no additional out of pocket expenses up front in relation to on-site medical treatment. Therefore, insurers must provide proof of confirmed direct payment arrangements with medical providers and facilities in the countries listed in Annex 1 to guarantee scholars do not experience any difficulty accessing medical care due to financial issues.

### Limit of Liability

An indicative list for potential types of claims is shown at Schedule A. The minimum level of liability offered should be comparable with industry standard for similar policies and any variation must be identified with justifications for the variation.

## Exclusions

Providers should detail the General Exclusions to be contained in the proposed policy. Specific exclusions under each section of the policy coverage should also be detailed.

## 7. Financial Proposal

- a) Providers are required to complete a costing table to assist Scope Global in evaluating the best overall value for money quote. The prices quoted should be inclusive of all costs associated with providing the contracted services.
- b) The Financial Proposal must be fully costed based on the coverage and options as specified in the Scope of Services.
- c) The price must be expressed in Australian Dollars and include detailed information on assumptions used in preparing the pricing.
- d) The price should include GST as an itemised cost.
- e) Any escalators, foreign exchange rate variations, or other price risks, must be built into the proposal, but separately disclosed as a single escalation factor. Scope Global will not consider any “across the board” escalators subsequently applied to any rates or costs.
- f) Information on the required insurance coverage is attached Schedule A.
- g) Scholar program lengths vary between one study period (semester/trimester) for up to 19 months.

## 8. Schedule A

### Schedule outlining minimum extent of cover required for insurance coverage

#### A. Insurable events

1. Personal Accident and Sickness
Injury resulting directly in:
1. Death
2. Permanent Total Disablement
3. Permanent and incurable paralysis of all limbs
4. Permanent Total Loss of sight of both eyes
5. Permanent Total Loss of sight of one eye
6. Permanent Total Loss of use of two limbs
7. Permanent Total Loss of use of one limb
8. Permanent and incurable insanity
9. Permanent Total Loss of hearing in: a. both ears b. one ear
10. Permanent Total Loss of four fingers and thumb of either hand
11. Permanent Total Loss of the lens of one eye
12. Permanent Total Loss of use of four fingers of either hand \$250,000 which covers more than 40% of the entire external body \$250,000
14. Permanent Total Loss of use of one thumb of either hand a. both joints b. one joint

15. Permanent Total Loss of use of fingers of either hand a. three joints b. two joints c. one joint
16. Permanent Total Loss of use of toes of either foot: a. three joints b. two joints c. one joint d. other than great, each toe
17. Fractured leg or patella with established non-union
18. Shortening of leg by at least 5cm
19. Permanent Partial disablement not otherwise provided for under events 1 to18. This is to be included as part of the Provider's response.

In addition, this coverage should also include:

### Exposure

If during the period of Insurance an Insured Person because of an injury is exposed to the elements and suffers from any of the Insured Events set out in the Table of Benefits above as a direct result of that exposure, benefits should be paid accordingly.

### Disappearance

If during the period of Insurance an Insured Person disappears following the disappearance, sinking or wrecking of a conveyance in which he or she was then travelling whilst on Insured Travel and his or her body has not been found within twelve (12) months after the date of disappearance, a benefit should be paid on the basis that that person died as a result of an Injury at the time of the disappearance, sinking or wrecking of the conveyance.

Compensation should also be payable under this coverage as a percentage of the relevant event amount detailed above where:

- a) Temporary Partial Disablement caused directly and solely by Injury (maximum total period 104 weeks).
- b) Temporary Total Disablement caused directly and solely by sickness (maximum total period 12 weeks).
- c) Temporary Partial Disablement caused directly and solely by sickness.

## 2. Medical Expenses and 24-Hour Emergency Assistance including Medical Evacuation

- 2.1 Payment of medical expenses, whilst the Insured is overseas (outside of Australia) as a result of injury, sickness or disease.
- 2.2 To the extent permitted by relevant state and commonwealth legislation; coverage of medical expenses relating to a new injury and/ or illness that first occurred during the period of travel. This coverage of ongoing medical expenses can extend up to 24 months following the period of travel.
- 2.3 Expenses related to the Emergency Evacuation of an Insured Person when the evacuation is recommended by a legally qualified medical practitioner and is authorised by the emergency assistance company. Expenses relating to emergency evacuation will be based solely on medical severity and necessity.
- 2.4 Standard commercial insurance exclusions should apply and include but not limited to the following: pregnancy, professional sport, a known condition that would require treatment during the period of insurance, expenses that are recoverable from another source.

- 2.5 Access to the services of an emergency assistance company in the event of a medical emergency or Sickness by using a toll-free or reverse-charge telephone number and/or an app or alternative technology solution. Such assistance should be directly available 24 hours a day, 7 days a week.

Services to be provided should include:

- a) Case management for the recipient if hospitalised.
- b) Emergency assistance worldwide.
- c) The arrangement for transport by road, aircraft or special air ambulance to an appropriate medical centre if this is required for treatment, accompanied, if necessary, by a doctor or nurse.
- d) Arrangements for evacuation and transportation home if necessary.

### **3. Additional Expenses**

- 3.1 Reimbursement for reasonable additional and/or forfeited expenses when such expenses are authorised by the emergency assistance company and are as a direct result of:
- a) The Unexpected Death, Serious Injury or Sickness of a relative or close business associate of the Insured Person (provided that all such persons are under the age of eighty (80) years) happening after the commencement of the Insured Travel and resulting in the Insured Person having to return to the point of origin of such travel.
  - b) The necessity on written advice of a medical practitioner for a relative, friend or close business associate of the Insured Person to travel to or remain with or escort him or her directly back to the point of origin of the Insured Travel if the Insured Person has suffered Injury or Sickness during the Insured Travel.
  - c) Any other unforeseen Injury or Sickness of the Insured Person which results in the Insured Travel being delayed or disrupted and which is outside the control of the Insured.
  - d) Loss of passport and/or travel documents.
- 3.2 Reimbursement of legal costs for an Insured Person if they necessarily and reasonably incur legal costs by reason of false arrest or wrongful detention by any Government or foreign power during Insured Travel.
- 3.3 If an Insured Person dies whilst engaged on Insured Travel, payment of costs for either funeral or cremation expenses if the body is buried at the place of death, or the cost of returning the Insured Person's body or ashes to his or her home address.

### **4. Baggage, Travel Documents and Money**

Loss or damage to property of an Insured Person during the periods of travel both to and from the overseas location should be limited to a maximum amount of \$4000 per Insured Person. The conditions of this coverage should reflect the industry standard. Property includes baggage, personal effects including electronic equipment, travel documents, passports, credit cards and travellers' cheques.

### **5. Loss of Deposits and Cancellation Charges**

Loss of travel and accommodation expenses paid in advance because of cancellation of an Insured Person's travel as a result of:

- a) unexpected death, injury or sickness, compulsory quarantine, or jury service of an Insured Person.
- b) COVID-19 lockdown or restriction directives.

- c) DFAT Smartraveller increasing travel advice for an eligible location to Level 4 (from a Level 3 or lower) requiring the recipient's immediate return to Australia.
- d) unexpected death, serious injury or sickness of any relative of the Insured Person who is under the age of 80 years.
- e) Other unforeseen circumstances outside the control of the Insured Person and not otherwise covered under normal Exclusions.

## **6. Kidnap and Ransom**

Reimbursement of the ultimate net loss if an Insured Person is kidnapped during the period of insurance whilst engaged on insured travel within the approved geographic limits of the Policy. The level of coverage, conditions and exclusions for the Kidnap and Ransom coverage shall reflect the industry standard for similar coverage.

## **7. Personal Liability**

Payment of an Insured Persons legal liability to pay compensation arising out of death, bodily injury or illness of another person or arising out of damage to property of another person during the period of insurance arising out of an occurrence while the Insured Person is engaged on insured travel. The coverage should also include all legal costs arising from the occurrence. The level of coverage, conditions and exclusions for the Personal Liability coverage shall reflect the industry standard for similar coverage.

## **8. Evacuation Cover**

Payment of reasonable costs when an Insured Person while on Insured Travel (outside Australia) during the Period of Insurance is in a country that Australian officials recommend certain categories of persons (which include the Insured Person) in that country should leave because of a:

- a) Security threat such as insurrection, war, rebellion, civil unrest or political instability or terrorist acts; or
- b) a natural disaster such as earthquake, fire, cyclone, flooding or volcanic eruption that occurs after the Insured Person has arrived in the country and it is unsafe for the Insured Person to remain in the country.

## **9. Risk Monitoring, Assessment and Management**

As part of the coverage Providers are requested to include the provision of risk monitoring, assessment, and management services for recipients in any country in the world/globally and must include personal/leisure.

Risk monitoring, assessment and management services would include:

- a) Monitoring, analysis, and identification of security risks and how these are managed in each country through:
  - i. development of risk assessments.
  - ii. security plans.
  - iii. incident management plans.
  - iv. evacuation planning.
- b) Assessment of ongoing and changing country security environments including the updating and revision of relevant strategies to manage risk.
- c) Management of recipient at risk in country including clear and compliant communication strategies.