

Policy Schedule



ARAG Web Legal Expense Insurance Policy

Policy number											
Period of Insurance	to at 4:00 pm local Standard time										
Name Insured											
Household	Single Family										
Names of Insured's Family											
Interested Parties											
Address											
Insurer	HDI GLOBAL SPECIALTY SE – AUSTRALIA ABN: 58 129 395 544 · AFSL: 458776 Tower 1 · Level 33 · 100 Barangaroo Ave · Sydney NSW 2000										
Policy Wording											
Master Policy Number											
Territorial Scope	Australia (jurisdiction and residency)										
Retroactive Date (private only)											
Limit of Indemnity											
Maximum Limit of Indemnity	\$150,000 in the aggregate for all claims under Insured Events 1-4 during the Period of Insurance 5 deletions in the aggregate for all claims under Insured Event 5: Deletion Service during the Period of Insurance \$5,000 in the aggregate for all claims under Additional Insured Events 6-7 during the Period of Insurance										
Excess											
Insured Events:	<table border="0"> <tr> <td>1. ID Theft</td> <td>Covered</td> </tr> <tr> <td>2. Online Transactions</td> <td>Covered</td> </tr> <tr> <td>3. E-Reputation & Defamation LP</td> <td>Covered</td> </tr> <tr> <td>4. Copyright Infringement Defence</td> <td>Covered</td> </tr> <tr> <td>5. Deletion Service</td> <td>Covered, only up to a maximum of three claims during the Period of Insurance</td> </tr> </table>	1. ID Theft	Covered	2. Online Transactions	Covered	3. E-Reputation & Defamation LP	Covered	4. Copyright Infringement Defence	Covered	5. Deletion Service	Covered, only up to a maximum of three claims during the Period of Insurance
1. ID Theft	Covered										
2. Online Transactions	Covered										
3. E-Reputation & Defamation LP	Covered										
4. Copyright Infringement Defence	Covered										
5. Deletion Service	Covered, only up to a maximum of three claims during the Period of Insurance										
Additional Insured Events:	<table border="0"> <tr> <td>6. Deception of Identity in the Sale & Purchase of Goods</td> <td>Covered</td> </tr> <tr> <td>7. Online ID Theft</td> <td>Covered</td> </tr> </table>	6. Deception of Identity in the Sale & Purchase of Goods	Covered	7. Online ID Theft	Covered						
6. Deception of Identity in the Sale & Purchase of Goods	Covered										
7. Online ID Theft	Covered										

Private Legal Expense – Insured Events	Limit of Indemnity per policy (per any one claim)	Maximum Limit of Indemnity per Policy	Excess
1. ID Theft	\$50,000 \$100,000	\$150,000 in the aggregate for all claims under Insured Events 1-4 during the Period of Insurance	Nil \$500
2. Online Transactions	\$50,000 \$100,000		Nil \$500
3. E-Reputation & Defamation LP	\$50,000 \$100,000		Nil \$500
4. Copyright Infringement Defence	\$50,000 \$100,000		Nil \$500
5. Deletion Service	5 deletions per claim up to a maximum of three claims during the Period of Insurance	15 deletions in the aggregate for all claims during the Period of Insurance	Nil \$500
6. Deception of Identity in the Sale & Purchase of Goods	\$1,500	\$5,000 in the aggregate for all claims under Insured Events 6-7 during the Period of Insurance	Nil \$500
7. Online ID Theft	\$1,500		Nil \$500

Endorsements

Premium

The insurer of this ARAG Legal Expense Insurance products is HDI Global Specialty SE – Australia (ABN 58 129 395 544, AFS License number 458776) (Insurer). ARAG Services Australia Pty Ltd (ABN 14 627 823 198, AFS Licence number 513547) has been granted delegated authority by the Insurer to enter into, vary or cancel policies and handle claims for ARAG Legal Expense Insurance products on the Insurer's behalf. All enquiries should be addressed to ARAG.