



**Australian Government**  
**Department of Jobs and Small Business**

## **Job seekers/Participants in employment assistance programs**

# **A Guide to your Insurances**

## Introduction

- The Department of Jobs and Small Business (the Department) has engaged Arthur J. Gallagher Australia (AJG) to arrange insurance for all job seekers/Participants in employment assistance programs including, but not limited to:
  - the jobactive Program;
  - Transition to Work;
  - ParentsNext;
  - Empowering YOUth Initiative;
  - New Enterprise Incentive Scheme; and
  - The Stronger Transitions program.

Who are undertaking activities\* including, but not limited to:

- Work for the Dole;
- Community Support Projects;
- National Work Experience Program;
- Voluntary Work;
- Non-government programs approved for Annual Activity Requirement purposes;
- Other approved work experience (incl. Work Experience Other);
- Other government programs approved for Annual Activity Requirement purposes;
- Employability Skills Training;
- PaTH Internships;
- ParentsNext activities;
- Empowering YOUth Initiatives;
- Career Transitions Assistance (CTA);
- Launch into Work;
- New Enterprise Incentive Scheme (NEIS) Training; and
- Exploring Being My Own Boss Workshops.

\*Includes Employment Assistance programs and activities.

- This Guide explains the Group Personal Accident and Public & Products Liability insurances that have been arranged for job seekers/Participants.
- It provides a description and a brief outline of the insurance cover available under the two policies arranged, and will show you how to lodge a claim and/or report an incident.

## Getting more information

- If you have questions or need assistance on these insurance policies, you should

always contact your Provider. You should not contact the insurance company directly.

- Full copies of both insurance policy documents are available upon request from your Provider.

## Group Personal Accident Insurance

### It is important that you note the following points:

- This policy:
  - Provides insurance for an injury that occurs while you are undertaking an employment assistance activity, including any direct travel to and from the activity.
  - Is not a Workers Compensation policy.
  - Only applies to injuries sustained while you are engaged as a jobseeker/Participant in employment assistance programs and activities.
  - Will not pay for any doctor or hospital bills or any other medical accounts that are recoverable under Medicare.
  - Will not pay for any balance of monies due or payable after deduction of any Medicare benefit, commonly referred to as the “Medicare Gap”.
  - Will pay up to \$20,000 cover for Non-Medicare Medical Expenses. Non-Medicare medical expenses are those medical expenses that are not subject to any full or partial Medicare rebate. Examples may include ambulance service, treatments provided by a registered physiotherapist, chiropractor, osteopath, nurse or similar medical service. The benefit amount payable will be reduced by any expense recoverable by yourself from any other source.
- The Department requires your Provider to report any incident within 24 hours of it occurring, even where there is no injury.
- Insurance claims should be lodged within 30 days of the accident or injury.

## Group Personal Accident – Policy Limits & Sums Insured

**Insurer:** Dual Australia

**Policy Number:** GPA82575318J0

**Period of Insurance:** From: 30th June 2017 at 4.00pm AEST  
To: 30th June 2018 at 4.00pm AEST

**Insured Persons:** Jobseekers/Participants in employment assistance program and activities including, but not limited to the jobactive program, Transition to Work, ParentsNext (including children of the parent participating in the activity), Empowering YOUTH Initiative, New Enterprise Scheme and the Stronger Transitions program, including any associated training and direct travel to and from such activity.

### Policy Coverage:

Item	Capital Benefits	Sums Insured
Item 1	Death	\$250,000
Item 2	Permanent Total Disablement	\$250,000
Items 3 to 15	Disablement	\$250,000
Items 16 to 32	Limits as per Policy Wording	

## Group Personal Accident – Policy Limits & Sums Insured

<b>Additional Capital Benefits</b>	<b>Sums Insured (as per the policy)</b>
Broken Bones	up to \$2,000
Lifestyle Modifications	up to \$15,000
Disappearance	\$250,000
Dependent Children	\$15,000 up to a maximum of \$45,000
Accidental HIV Infection	\$25,000
Out of Pocket Expenses	\$200 per week up to 104 Weeks maximum
Domestic Home Help	\$200 per week up to 104 Weeks maximum
Non-Medicare Medical Expenses	\$20,000
Trauma Counselling Benefit	\$10,000

### **Aggregate Limit of Liability**

(a) All claims, except those referred to in (b) and (c) below	\$10,000,000
(b) All claims relating directly to or in connection with air travel in chartered/light aircraft	\$2,000,000
(c) All claims relating directly to or in connection with air travel in helicopter	\$0.00

**Age Limits:** This policy covers insured persons 6 months up to 85 years.

**Excess:** Nil

## Making a Personal Accident Claim

1. Report the incident/accident immediately to both your supervisor at the location where the incident/accident occurred and your Provider.
2. Seek medical attention, if required, from your doctor or the local medical clinic.
3. Complete and sign the Personal Accident/Non-Medicare Expense Claim Form/Incident Report (the form) with your Provider, including supplying them with any non-Medicare receipts.
4. Your Provider will then forward the form to AJG.
5. If required, AJG or the insurer will contact you directly regarding the progress of our claim.

# Public & Products Liability – Policy Limits & Sums Insured

**Insurer:**

Pen Underwriting Agency

**Policy Number:**

GLS 15 0000139

**Period of Insurance:**

From: 30th June 2018 at 4:00pm AEST

To: 30th June 2019 at 4:00pm AEST

**Limits of Liability****Combined Public & Products Liability**

\$20,000,000 any one Occurrence and in the aggregate during any one Period of Insurance in respect of claims arising from Products Liability.

**Sub limits of Liability**

Property in care, custody or control \$100,000 any on Occurrence during the Period of Insurance.

**Excess**

Nil



## Public & Products Liability Insurance

It is important that you note the following points:

- This policy:
  - covers your liability for any personal injury or property damage to third parties, caused by your negligence, whilst you are participating in an approved activity.
  - does not cover any liability arising from, but not limited to:
    - any hovercraft, aircraft or any aerial device
    - any watercraft that measures in excess of 10 metres in length
    - any registered motor vehicles or vehicles required by law to be registered
    - pollution, unless sudden and accidental
    - asbestos
    - product recall or defective work
    - libel and slander related to advertising, broadcasting or telecasting activities
    - fines, penalties, punitive or exemplary damages
    - any activity undertaken that is not part of any approved activities as determined by the Department.

## **Making a Public & Products Liability Claim**

1. Report the incident/accident immediately to your supervisor at the location where the incident/accident occurred and to your Provider.
2. Do not admit fault, accept responsibility or enter into any discussions or correspondence with any third parties.
3. Read, complete and sign the Liability claim form with your Provider including supplying any relevant supporting documentation.
4. Your Provider will then forward the Liability claim form to AJG who will submit it to the insurer on your behalf.
5. If required, AJG or the insurer will contact you directly regarding the claim.

## Contact Details

Any enquiries relating to this insurance should be directed in the first instance to your Provider.

More information can be found at:

### **Department of Jobs and Small Business**

Phone: 1800 805 260

jobactive: [www.jobs.gov.au/jobactive](http://www.jobs.gov.au/jobactive)

Transition to Work: [www.jobs.gov.au/transition-work](http://www.jobs.gov.au/transition-work)

ParentsNext: [www.jobs.gov.au/parentsnext](http://www.jobs.gov.au/parentsnext)

Empowering YOUth Initiatives: [www.jobs.gov.au/empowering-youth-initiatives](http://www.jobs.gov.au/empowering-youth-initiatives)

### **Arthur J. Gallagher Australia**

P.O. Box 263 | Deakin West ACT 2600

Email: [GOV.claims@ajg.com.au](mailto:GOV.claims@ajg.com.au)

## Important Notices

### General Advice Warning

This advice has been prepared without taking account of your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situation or needs, to act upon this advice.

If this advice contains information about a particular financial product, you should ensure you obtain a Product Disclosure Statement in respect of that product prior to making any decision to acquire that product.

Your adviser is authorised to provide advice on general insurance products to retail clients subject to the authorisations and conditions of AFS licence number 227017. In giving this advice your adviser is acting in the capacity of a representative of Arthur J Gallagher.

### Disclaimer

This document is for summary purposes only and does not represent the official policy and schedule as verified by the insurer. Where the policy and/or schedule and this summary contradict or do not correspond, then the policy and/or the schedule takes precedence at all times.

### Privacy Statement

Arthur J. Gallagher (Aus) Pty Ltd ('AJG') handles your personal information with care in accordance with the Privacy Act. AJG collects information about you to provide you with insurance, risk management and claims services. AJG may disclose your personal information to third parties for the purposes described in our Privacy Policy, including our related companies, our agents and service providers, insurers, premium funders and risk management consultants. Your personal information may be disclosed overseas but only entities of those countries where we are satisfied there is a similar privacy law or scheme to Australia and there are mechanisms for the individual to enforce the protection. By asking us to assist with your insurance, risk management and claims needs, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not provide us with full information, we cannot properly advise and assist you and you may breach your duty of disclosure. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of the AJG Privacy Policy or visit [www.ajg.com.au](http://www.ajg.com.au).