

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755



POLICY SCHEDULE

Policy Type: Voluntary Workers
Policy Number: 5559720
Insured: Department of Employment, Skills, Small and Family Business
Insured Persons: All Job seekers/Participants of the Insured in employment assistance programmes
Period of Insurance: Inception: 30/06/2019 at 4:00 pm (local standard time in Sydney)
Expiry: 30/06/2020 at 4:00 pm (local standard time in Sydney)
Arrangement Date: 30/06/2019
Broker: Arthur J Gallagher - Deakin (ACT)
Policy Wording: Department of Employment, Skills Small and Family Business Tailored Wording VWGPA 30062019
Scope of Cover: The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in approved activities authorised by and under the control of the Insured or their providers or host organisations including direct uninterrupted travel to and from such activities.
Territorial Limits: Australia Wide

PREMIUM

Premium:	\$126,260.52
G.S.T.:	\$12,626.05
Stamp Duty:	\$0.00
Policy Fee:	\$0.00
Policy Fee GST:	\$0.00
Total:	\$138,886.57

Sydney

Melbourne

Brisbane

Perth

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SCHEDULE OF BENEFITS

Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights	\$2,000,000
Policy Currency	AUD
Claims Handler	AHI
Maximum Age Limit (sub-limits may apply)	85

Section	Maximum Benefits Payable Each Insured Person
Death and Capital Benefits	\$250,000
Home and Vehicle Modification Benefit	\$15,000
Expense Limitation	80%
Surviving Spouse Benefit	\$5,000
Dependent Child Supplement Benefit	\$45,000
Maximum payable per Dependent Child	\$15,000
Accidental HIV Infection Lump Sum Benefit	\$25,000
Out of Pocket Expenses Benefit	\$20,800
Benefit Period	104 Weeks
Domestic Help Benefit	\$200
Benefit Period	52 Weeks
Funeral Expenses Benefit	\$11,500
Non Medicare Medical Expenses	\$20,000
Trauma Counselling Benefit	\$20,000
Broken / Fractured Bones Benefits	\$2,000

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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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Client Specific Endorsements

DIFFERENCE IN CONDITIONS / LIMITS COVERAGE

EXTENT OF COVER

To the extent that under Your previous Group Personal Accident and Sickness Insurance policy (AJG GOV GPA WORDING 03.18) a benefit existed which does not exist under this Policy or was a larger benefit than the similar benefit which exists under this Policy (the difference in conditions/Limits benefit), We will pay You the amount that represents the difference in conditions benefit as if that benefit existed under this Policy, subject to the conditions and limitations below.

Conditions and Limitations

We only agree for this section to apply to this Policy if:

(a) Your previous Group Personal Accident Policy lapsed on the same date as this Insurance Policy became effective (Your previous Policy); and

(b) We receive from You, prior to cover under this Policy becoming effective, a complete copy of Your previous Policy including all relevant terms and conditions, endorsements, Schedules and sums Insured; and

Any difference in conditions benefit that may be payable under this Endorsement is otherwise subject to the terms, conditions and limitations that applied under Your previous Policy.

This is a difference in conditions Endorsement and nothing in this Endorsement suggests that where there are similar benefits under both Your previous Policy and this Policy We will pay both benefits. We will merely pay the benefit under this Policy plus the difference between the benefit amount payable under this Policy and any larger amount that existed for the similar benefit under Your previous Policy (i.e. the difference in conditions/limits).