



15 July 2020

Certificate of Currency - Voluntary Workers Personal Accident

NAMED INSURED:	U3A in South Australia Inc U3A Adelaide Inc U3A Adelaide Hills Inc U3A Aldinga Inc U3A Campbelltown Inc U3A Charles Sturt Inc U3A Gawler Inc U3A Kapunda & Districts Inc U3A Lower North Inc U3A Mount Gambier Inc U3A Murraylands Inc U3A Noarlunga Inc U3A Port Adelaide Inc U3A Riverland Inc U3A South Coast Inc U3A Strathalbyn Inc U3A Tea Tree Gully Inc U3A Whyalla Inc U3A Yorke Peninsula U3A Prospect																						
INTERESTED PARTIES:	Nil Advised																						
POLICY NUMBER:	COM0009541																						
PERIOD OF INSURANCE:	From 4:00 pm on 30 Jun 2020 to 4:00 pm on 30 Jun 2021																						
INSURED PERSONS:	All Volunteer workers of the Insured whilst performing authorized Voluntary work or while they are travelling to, from or during the voluntary work. Insured person is also extended to mean any employee of the insured for weekly benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.																						
SCOPE OF COVER:	Whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including whilst travelling directly to or from their place of residence to the place of the authorized voluntary work but not whilst travelling in the air.																						
SUM INSURED:	<p>Insuring Clause 1: Capital Benefits</p> <p>Age Limits</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Between 0-18 years</td> <td style="text-align: right;">\$25,000</td> </tr> <tr> <td>Capital Benefit 1 – Death</td> <td></td> </tr> <tr> <td>Capital Benefits 2 to 35 as per Table of Benefits</td> <td></td> </tr> <tr> <td>Between 18-75 years</td> <td style="text-align: right;">\$250,000</td> </tr> <tr> <td>Capital Benefit 1 – Death</td> <td></td> </tr> <tr> <td>Capital Benefits 2 to 35 as per Table of Benefits</td> <td></td> </tr> <tr> <td>75+ years</td> <td style="text-align: right;">\$40,000</td> </tr> <tr> <td>Capital Benefit 1 – Death</td> <td></td> </tr> <tr> <td>Capital Benefits 2 to 35 as per Table of Benefits</td> <td></td> </tr> </table> <p>Insuring Clause 2: Loss of Earnings Benefit</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Weekly Benefit</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>Benefit Period</td> <td style="text-align: right;">104 weeks</td> </tr> </table>	Between 0-18 years	\$25,000	Capital Benefit 1 – Death		Capital Benefits 2 to 35 as per Table of Benefits		Between 18-75 years	\$250,000	Capital Benefit 1 – Death		Capital Benefits 2 to 35 as per Table of Benefits		75+ years	\$40,000	Capital Benefit 1 – Death		Capital Benefits 2 to 35 as per Table of Benefits		Weekly Benefit	\$1,000	Benefit Period	104 weeks
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Excess	7 days
Insuring Clause 3: Additional Benefits	
1. Modification Expenses up to a maximum	\$15,000
2. Funeral Expenses up to a maximum	\$10,000
3. Home Help (maximum 52 weeks)	\$500 per week
4. Non Medicare Medical Costs	\$10,000
5. Rehabilitation up to a maximum	\$5,000
6. Broken Bones Capital Benefits up to maximum	\$10,000
7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma)	As Per Policy
LIMIT OF LIABILITY	Limit of Liability in the Aggregate \$1,000,000

NUMBER OF VOLUNTEERS: 30

ISSUED BY: Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd

Sarogini Millott
Chief Underwriting Officer