

Date of issue 27 June 2024
Contact Sevag Jambazian
Telephone 02 8623 4000
Email sevag.jambazian@aon.com

Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.

Vital Pack

Aon Reference PRM 26BF3
Insured U3A South Australia Inc & Member Groups
Period of Insurance 4:00 PM 30 June 2024 to 4:00 PM 30 June 2025
Business Description Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities including activities of volunteers.

General and Products Liability

Business Description Principally volunteer, community, charitable and not-for profit organisations and all other associated and related activities as declared by you as below:

Limit of Liability	General Liability (any one occurrence)	\$20,000,000
	Products Liability (any one period of Insurance)	\$20,000,000

Sub Limits of Liability Property in physical or legal care, custody & control endorsement limit: \$ 250,000

The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy

Geographical Limits Anywhere in the Commonwealth of Australia

Endorsement Molestation Endorsement:
 The limit of the Insurer's liability in respect of any one Claim shall not exceed 1,000,000.
 The total aggregate liability of the Insurer during any one Policy Period shall not exceed 1,000,000. Supplementary Payments shall be included within the Limit of Liability.
 This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.

Exclusions

Cyber Exclusion
 Pandemic Exclusion
 All service providers to carry their own insurance
 A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc. It is a condition precedent to the policy that any Insured providing services to third party individuals or groups must hold the appropriate qualifications or license. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.
 Excludes professional indemnity
 Excludes all contractors and/or sub-contractors
 Warranted no known or reported incidents/claims
 Excludes Acts of War & Terrorism
 Policy excludes liability arising from the participation in any sporting activities
 Additional activities, events or fundraising not declared on original declaration not insured until referred to and accepted by the Insurer
 Silica Exclusion - This Policy excludes liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.

Retroactive Date (Date of Inception):

Provisions

All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc. It is a condition precedent to the policy that any Insured providing services to third party individuals or groups must hold the appropriate qualifications or license. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.

Deductibles Each and every claim \$ 500

Warranties/Special Conditions All NFP liability agreed terms and conditions to apply. 1. PI Exclusion, 2. Participation Exclusion Amendment, 3. Pandemic, Cyber and Silica Exclusions as agreed in the scheme
 Canopus Retro Date:

Policy Wording Not for Profit General and Products Liability Wording SBAF0012Q211001

Category

State SA

Post Code 5453

Estimated Funding/Turnover \$

Insurer
 INSURANCE AUSTRALIA LIMITED T/AS CGU INSURANCE
 A.B.N. 11 000 016 722
 GPO BOX 9960
 SYDNEY NSW 2001

Policy Number 10M1792939
Proportion 100%

Section Premium Details:

Billing Currency : AUD		
Premium	\$	1,750.00
Stamp Duty	\$	211.75
GST	\$	175.00
Total Amount	\$	2,136.75

Personal Accident

Interest Insured	Covering volunteers, work experience, work for the dole & Centre Link mutual obligation, people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity for accidental injury or death		
Geographical Limits	Anywhere in Australia		
Limit of Liability	Death & Capital Benefits		\$ 100,000
	Weekly Benefit		\$ 500
Number of Volunteers covered	All categories include activities for indoor volunteers		
	Indoors		0
	Outdoors		50
	Outdoors hazardous		0
Policy Conditions	Part A	Death & Capital Limits	Insured Events 1-24
	Part B	Weekly Benefits	Insured Events 30-31
		Bodily Injury Benefits	Insured Events 25-29
	Part C	Fractured Bones	Insured Events 32-40
	Part D	Loss of teeth or dental procedures	Insured Events 41-42
	Deferred Period		Nil Days
	Benefit Period		Maximum of 104 weeks (except medical)
	Aggregate Limits of Liability		\$ 3,500,000
	Age Limit		Nil but volunteer must be able to take direction and work independently
Weekly Benefit Period - Part B	104 weeks (excluding medical), the weekly benefit is payable when volunteers income earned elsewhere is lost. The weekly benefit is paid up to the income lost or the elected weekly sum declared in the policy, whichever is the lesser. If a volunteer does not earn a normal income then they cannot claim loss of income, instead they will be reimbursed the cost of:		

(A) Emergency Home Help - Due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$ 250 per day for a maximum 104 weeks.

(B) Student Tutorial - to employ a tutor if you are prevented by your injury from attending classes. \$ 250 per day for a maximum 104 weeks.

A & B is only covered if on the requirement of a medical practitioner.

Fractured Bones – Part C

Cover for an Event under this Part is limited to \$ 10,000

Loss of Teeth or Dental Procedures – Part D

Cover for an Event under this Part is limited to \$ 250

Other Policy Benefits

Under the Medical Act it is illegal for insurance companies to cover those medical items that would or should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments e.g. If a GP charges \$ 100 for their services & the medical schedule is \$ 75. This would leave a \$ 25 gap which is uninsurable.

For all volunteers the following additional benefits apply:

(A) Paraplegia or Quadraplegia - home or car renovations/modifications up to \$ 15,000

(B) Medical expenses (12 months from date of injury only excluding any such costs wholly or partially covered by Medicare. Up to \$ 15,000 per claim (Australian Resident). Up to \$ 7,500 per claim (Non- Australian Resident). \$ 25 excess per claim.

NB: All medical costs must be recovered from all available sources, eg. Medicare or private health fund before any claim can be made on this policy.

(C) Emergency Home Help - Due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$ 250 per day for a maximum 104 weeks.

(D) Funeral expenses - \$ 10,000

(E) Out of pocket expenses due to an injury reasonably and necessarily incurred - \$ 3,000

(F) Pharmaceutical expenses due to an injury incurred on the advice of a medical practitioner - \$ 1,000

Additional Cover

For all volunteers the following additional benefits apply:

Additional Benefits	Limits of Liability
Accidental HIV Infection	\$ 30,000
Positive diagnosis within 180 days of event occurring	
(i) Bodily Injury caused by a violent physical assault: or	
(ii) Medical treatment of the Covered Person's Bodily Injury provided by a Doctor or Nurse	
Accommodation and Transport Expenses	\$ 10,000
Bed Care - Per day	\$ 50
48 hours Excess Period	
Chauffeur Services	
Events 30 and or 31	
Childcare Benefit - Max 15 days	\$ 5,000
Events 2 - 8	
Coma Benefit - Per week, Max 104 weeks	\$ 500
Conditions A, 2.	
Corporate Image Protection Benefit	\$ 15,000
Part A - Events 1	

Dependent child supplement Event 1	
- Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Disappearance Event 1	12 weeks
Education fund benefit Event 1	\$ 5,000
Financial advice benefit Event 1 - 8 or 11	\$ 10,000
Funeral expense	\$ 10,000
Guaranteed Payment Event 30	
Home and Car modification expense Part A - Event 2 – 9	\$ 15,000
Non Medicare medical expense	
- for Australian Residents	\$ 15,000
- for non-Australian Residents	\$ 7,500
Orphan Benefit Event 1	
- Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Out of pocket expenses Nil if Medicare applies	\$ 3,000
Premature Birth/miscarriage Prior 26 Weeks of miscarriage	\$ 5,000
Spouse/Partner Employment Event 1 or 2	
Training Benefit	\$ 10,000
Tuition or advice - Per day, Max 104 weeks Event 30 and or 31	\$ 250
Unexpected membership benefit Part A - Events 2 - 8; or Events 30 and or 31, doctor certification that the disablement will exceed for a min 26 week	\$ 3,000
Visitors Benefit Event 1 - 2	\$ 10,000
Workplace assault benefit	\$ 5,000
Workplace trauma	\$ 5,000
Pharmaceutical expenses	\$ 1,000

Above benefits are only covered if on the requirement of a medical practitioner.

Deductibles

\$ 25 all medical expense claims
Nil all other claims

Policy Wording

Voluntary Workers Group Personal Accident Insurance Policy Wording AFF0750AM
1117

Insurer
BERKSHIRE HATHAWAY SPECIALTY INSURANCE
A.B.N. 84 600 643 034
LEVEL 23, 420 GEORGE STREET
SYDNEY NSW 2000

Policy Number **Proportion**
47-ZAH-005257-07 100%

Section Premium Details:

Billing Currency : AUD		
Premium	\$	323.50
Stamp Duty	\$	39.14
GST	\$	32.35
Total Amount	\$	394.99

Total Premium Details:

Billing Currency : AUD		
Premium	\$	2,073.50
Stamp Duty	\$	250.89
GST	\$	207.35
Total Amount	\$	2,531.74