

POLICY SCHEDULE
for
VOLUNTARY WORKERS
PERSONAL ACCIDENT INSURANCE

Schedule attaching to and forming part of Policy No. 04V 2274287. The Schedule and the Policy Wording are to be read together as one contract.

Insured: Federation of Parents and Citizens Associations of New South Wales and all Affiliated Parents and Citizens Associations and Kindred Bodies including Voluntary Sub-Committees as designated by the Federation of Parents and Citizens Associations of New South Wales.

Period of Insurance: From: 1 August 2007
To: 1 August 2008 4.00pm local time

**Insured Persons/
Categories:** Voluntary workers (including school children) whilst engaged in the activities of the Parents & Citizens Associations.

Voluntary workers who have part time jobs (including school children) will be treated as persons engaged in an occupation.

Schedule of Benefits: This is a Master Policy with various sums insured according to the individual P&C affiliates cover.

Sums Insured:

BENEFIT	SUM INSURED FOR 2007/08		
	TABLE 1	TABLE 2	TABLE 3
Death (*)	\$30,000	\$40,000	\$50,000
2. Loss of two limbs or eyes	\$30,000	\$40,000	\$50,000
3. Loss of one limb or eye	\$15,000	\$20,000	\$25,000
4. Plus Continental Scale Benefits refer Policy			
5. Weekly Benefit for lost work time	\$360 p.w.	\$640 p.w.	\$640 p.w.
6. Ancillary Expenses	\$1,500	\$2,660	\$2,660
7. Domestic Help	\$150 p.w.	\$270 p.w.	\$270 p.w.
Limit any one accident	\$1,500	\$2,700	\$2,700

Aggregate Limit of Liability:

\$1,000,000 any one occurrence and in the aggregate during the period of insurance.

ENDORSEMENTS ATTACHING TO AND FORMING PART OF VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY NO: 04V2274287

- (1) Death benefits for children between the ages of 10 and 18 is limited to \$10,000.
- (2) No cover for pregnancy after the sixth month of conception notwithstanding that such event may have accelerated or included by an accident
- (3) Cover for Weekly benefits for lost work time will pick up voluntary workers:
 - (a) who have part time jobs
 - (b) school children who have part time jobs e.g. paper boy, messengers etc.
- (4) When affiliates require mid term insurance – the following charges will apply:
 - (a) 6 months of greater : Full annual premium
 - (b) Less than 6 months: 50% annual premium
- (5) Ancillary expenses are those expenses e.g. physiotherapy, dental incurred (not excluded by the National Health Act).
- (6) Age Limit is 10-75 years
- (7) Exclusion 7 of the policy is amended to read “the insured person travelling by air or taking part in aerial activities, except when participating in routine commercial air travel with a recognised air carrier and whilst engaged in activities of the Parents & Citizens Association”

Signed:

Dated: