

VOLUNTARY WORKERS PERSONAL ACCIDENT INSURANCE

POLICY



This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تجيد الإنكليزية، يرجى استعمال مترجم كي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកមិនស្គាល់ភាសាអង់គ្លេសឬស្គាល់តិចតួច សូមស្នើសុំអ្នកបកប្រែភាសាឱ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

THIS POLICY BOOKLET IS IMPORTANT

Please read this policy booklet before you apply for insurance.

This booklet sets out the terms, conditions and limits that apply for the insurance we make available to you. If we accept your application for insurance, you will receive a **schedule** that sets out details of the insurance you have taken out.

Our agreement with you is made up of your application, this policy booklet, the **schedules** and endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Keep this booklet in a safe place. You may want to refer to it from time to time.

If you need more information about this insurance policy, please contact our agent or your broker. We are happy to give you personal attention and service in relation to this or any other insurance enquiry.

General Insurance Code of Practice

CGU Insurance proudly supports the **General Insurance Code of Practice**.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to improve:

- the quality, comprehension and accuracy of policy documents and other information provided to consumers.
- employee and agent training and supervision.
- claims handling and dispute resolution.

Brochures on the Code are available from your nearest CGU Insurance office.



CGU Insurance is proud of its service standards and supports the General Insurance Code of Practice.

If you are not satisfied with:

- one of our products, or
- our service, or
- the service of our agents, loss adjusters or investigators, or
- our decision on your claim,

please contact your nearest CGU Insurance office where our staff will help you in any way they can. If they are unable to satisfy you they will refer the matter to their manager who will immediately deal with it.

If the manager cannot resolve the matter, it can be dealt with through our Internal Dispute Resolution process. You need to ask our manager to refer the matter to a Dispute Resolution Officer.

The Dispute Resolution Officer will investigate and try to reach a satisfactory outcome. You will be advised in writing of our final decision, normally within 21 days. Our Dispute Resolution process is a free service to you.

If your dispute is about a claim and you do not agree with our decision, your claim can be reviewed through the Insurance Industry's Claims Review Panel. This panel is administered by Insurance Enquiries and Complaints Ltd, ABN 23 062 284 888 (IEC).

The panel is an impartial body that is independent of this company. It will investigate your claim and make its decision at no cost to you.

Brochures outlining the operations of IEC are available from the Insurance Council of Australia in your State.

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YOUR POLICY

What you need to tell us

You must tell us everything that you know, or should know, could affect our decision to insure you and/or the terms on which we insure you. You must do this when you apply for a policy, renew your policy and when you change or reinstate your policy. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by the policy answers all questions in this way. These requirements are part of the *Insurance Contracts Act 1984*.

What you need not tell us

You do not need to tell us anything that:

- reduces our risk.
- is of common knowledge.
- we know, or as an insurer should know.
- we say that we do not want to know.

What will happen if you do not tell us

If you withhold relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your policy as if it never existed.

Important Notices

1. Claims

This policy does not cover any injury suffered in an accident that occurred before the commencement of the **period of insurance**.

2. Cover

Please note, in relation to:

- death - This policy can cover death by accident. It cannot cover death by illness or disease.
- hernia - This policy does not cover hernia.

When you are insured

Your insurance begins when we accept your application. The commencement date of your insurance will be shown on the **schedule** that we will send you. The insurance applies for the period for which you have paid us (or agreed to pay us) the premium. You may pay your premium by cash, cheque or credit card. If your cheque or credit card is dishonoured by your financial institution, you are not insured.

Who is insured by this policy

The organisation whose name is set out in the **schedule** as “the insured” is the organisation that takes out the policy. This organisation is referred to as “you” (“your”) in this policy booklet, but may be referred to as “the insured” in the **schedule** and other documents.

The persons described in the **schedule** as the “**insured person(s)**” are the voluntary workers, engaged in the type of work described in the **schedule**, against whose injury you are insuring.

Who is the insurer

CGU Insurance Limited is the insurer. In this policy the insurer is referred to as “we” or “us” (“our”). Our Australian Business Number is 27 004 478 371.

Words that have a special meaning

In this policy there are words that have a special meaning. These words are listed below and they are shown in **bold** print wherever they appear.

Benefit(s) - means the amount calculated by multiplying the percentage shown as the benefit for the **event** as set out in the Table of Cover on page 5 of this booklet, by the amount shown on your **schedule**.

Event(s) - means the event(s) set out in the Table of Cover on page 5 of this booklet.

Insured person - means a voluntary worker engaged in the type of work described in the **schedule**. See also under "Who is insured by this policy", on page 3.

Medical practitioner - means a doctor in general practice who is qualified and licensed to practise medicine in the place where he or she is practising, or a specialist medical doctor to whom the **insured person** is referred by such a doctor in general practice.

Occupation - means any trade, business, profession or employment.

Period of insurance - means the period between the dates stated on your **schedule**, for which the insurance cover applies.

Personal weekly income - means the average weekly income earned by the **insured person** (after deducting the average weekly expenses incurred in earning that income) over the period that the **insured person** has been continuously engaged in his or her **occupation**, or over 52 weeks, whichever is the shorter period, immediately before the date that the **event** happened.

Schedule - means the document we give you which sets out the details of your insurance cover. You receive a **schedule** when you first take out your insurance and again when the policy is renewed or changed.



COVER

When we will pay

If any of the **events**, set out in the Table of Cover on page 5, happens to the **insured person** during the **period of insurance**, we will pay the **benefit** set out next to that **event**. Your **schedule** sets out which of the **events** are covered and the amount of the **benefits**.

The **event** must result solely and directly from an injury suffered by the **insured person**, in an identifiable accident, which occurred not more than one year before the **event**, while:

- (a) doing voluntary work, which you have organised and which you control, for you; or
- (b) travelling to, from, or during such voluntary work,

but not while travelling by air.

We will not pay the **benefit** for **event A3** until the condition for which you are claiming has continued for at least one year.

Please also refer to the "Limits to the cover", "Age limits" and "When we will not pay" on page 6.

Who we will pay

We will pay **benefits** to you or, if requested by you, to the **insured person** or his or her personal legal representative.

Table of Cover

The Events		The Benefits	
A1	The insured person becoming totally incapable of carrying out all of the usual duties of his or her usual occupation . There must be no usual duties at all that the insured person can carry out.	100%	of the weekly amount specified for events A1 and A2 in the schedule , for each week of continuing incapacity.
A2	The insured person , being a person who does not engage in any occupation , becoming totally incapable of carrying out some of his or her usual duties, and necessarily incurring the cost of employing domestic help as a result.	25%	
A3	The insured person becoming totally and permanently incapable of carrying out any occupation at all. There must be no duties and no occupation at all that the insured person can carry out.	100%	of the amount specified for event A3 in the schedule , as one lump sum.
C1	Death.	100%	of the amount specified for events C1 to C17 in the schedule , as one lump sum.
C2	Total and irrecoverable loss of all sight in both eyes.	100%	
C3	Total and permanent loss of the use of both hands.	100%	
C4	Total and permanent loss of the use of both feet.	100%	
C5	Total and permanent loss of the use of one hand and one foot.	100%	
C6	Total and permanent loss of the use of one arm or the greater part of one arm.	80%	
C7	Total and permanent loss of the use of one leg.	75%	
C8	Total and irrecoverable loss of all sight in one eye as well as irrecoverable loss of at least 50% of the sight of the other eye.	75%	
C9	Total and permanent loss of the use of one hand, or four fingers and the thumb of one hand, or the lower part of one arm.	70%	
C10	Total and permanent loss of the use of one foot or the lower part of one leg.	60%	
C11	Total and permanent loss of hearing.	50%	
C12	Total and irrecoverable loss of the lens of, or of all sight in, one of two eyes.	50%	
C13	Burns or disfigurement of more than 50% of the body.	20%	
C14	Total and permanent loss of the use of either phalanx of either thumb.	15% each	
C15	Total and permanent loss of the use of any phalanx of any finger.	4% each	
C16	Total and permanent loss of the use of any toe other than a great toe, or either phalanx of either great toe.	6% each	
C17	Total and permanent loss of hearing in one ear.	15%	

Limits to the cover

1. We will only pay **benefits** for a maximum of 52 weeks for **event** A1 or A2 as a result of any one accidental injury.

If the **insured person** returns to the usual duties of his/her usual **occupation** and then suffers an aggravation or relapse of the original injury, we will treat this aggravation or relapse as a continuation of the original claim and not as a new claim. The time in between, when the **insured person** returned to his or her usual duties, will not count toward the limit of 52 weeks.

2. We will only pay **benefits** for one of the **events** A1 or A2 for the same period of time.
3. If you have made a claim for any of **events** C1 to C17, the most we will pay for **event** A3, as a result of the same accidental injury, is the amount, if any, by which the **benefit** for **event** A3 is more than the amount already claimed.
4. If more than one of **events** C1 to C17 happens to the **insured person** during the **period of insurance**, we will only pay for the **event** that has the greatest **benefit**. The most we will pay is 100% of the amount specified for **events** C1 to C17 in the **schedule**.
5. The most we will pay for **event** A1 is 85% of the reduction in the **insured person's personal weekly income**, resulting from **event** A1, which is not replaced from any other source.
6. The most we will pay for **event** A2 is the cost actually and reasonably incurred by the **insured person** for the employment of essential domestic help.
7. The most we will pay in total for all **insured persons** who are injured while travelling in one vehicle, vessel or craft is \$1,000,000.

Age limits

We will not pay any **benefits** for injury to any person who is under the age of 15 years or over the age of 75 years at the time that the accident occurs.

When we will not pay

We will not pay claims for any **event** which is caused by, or made more serious by:

1. any deliberately self-inflicted injury.
2. any deliberate taking of poisonous substances or drugs except as prescribed by a **medical practitioner**.
3. the **insured person** being under the influence of, or addicted to, alcohol.
4. hernia.
5. any injury suffered in an accident which occurred before this cover commenced.
6. the **insured person** taking part in a sporting activity.
7. the **insured person** travelling by air or taking part in other aerial activities.
8. the **insured person** taking part in a riot or civil commotion, or criminal activity.
9. war or warlike activity, whether or not war is declared.
10. acts of foreign enemies, hostilities, terrorism, rebellion, insurrection or revolution.
11. anything radioactive or involving nuclear energy or nuclear weapons material.



IMPORTANT INFORMATION

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

What you are required to do for us

1. You or any other person who may be entitled to a **benefit** under this policy must comply with the conditions of this policy and you must co-operate with us in exercising our rights.
2. You must pay us the premium for this insurance.
3. (a) You must tell us in writing, as soon as possible, of anything that changes the facts or circumstances relating to your insurance.
(b) You must tell us in writing, as soon as possible, if there is any change in the type of work engaged in by the **insured person(s)**.

We may decide to discontinue or change the cover or apply an additional premium.

Cancelling your policy before the due date

You can cancel this policy at any time. To do this you must ask in writing to cancel your policy. The policy will end when we receive your request.

We can cancel this policy if you do any of the following.

1. Make a misleading statement to us when you apply for your insurance.
2. Fail to tell us anything you should tell us when you apply for this policy, renew this policy or when you change or reinstate this policy.
3. Fail to comply with the conditions of this policy.
4. Fail to pay the premium for this insurance.
5. Are not fair and open in your dealings with us.
6. Make a claim during the period of this policy that is not true. The claim does not have to be against this policy and can be with us or another insurance company.

We may also cancel this policy if there is a change in the circumstances of the risk during the **period of insurance**.

If we cancel this policy we will tell you in writing.

Return of premium if your policy is cancelled before the due date

If your policy is cancelled before the due date, we will return to you the premium paid for the period from the date the policy ended to the due date of the policy.



HOW TO MAKE A CLAIM

1. You must tell us in writing as soon as possible after the **insured person** suffers any injury that may result in a claim.
2. You or the **insured person** must pay the cost, if any, of certificates, reports or other evidence that we may require (except as in 3., below, and the Special Condition, right).

Our claim forms include certificates of incapacity to be filled in on behalf of the **insured person**. We will only consider an initial certificate of incapacity from a **medical practitioner**. We may require additional supporting proof if you or the **insured person** are claiming for any period of incapacity before the date on which the initial certificate was issued. We will tell you if we need you to provide any other specific information.

We will consider certificates of continuing incapacity from a **medical practitioner** or from a registered physiotherapist, registered chiropractor or registered osteopath if appropriate to the **insured person's** injury.

3. The **insured person** must be available as reasonably required for examination by any **medical practitioner(s)** chosen by us. We will pay for the examination(s).



SPECIAL CONDITION

When an **insured person** dies, we may require a post-mortem examination. We will pay for this examination.

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CGU Insurance Limited
ABN 27 004 478 371
An IAG Company