

VOLUNTARY WORKERS PERSONAL ACCIDENT INSURANCE

2011-2012 POLICY SCHEDULE

Schedule attaching to and forming part of Policy No. 04V 2274287. The Schedule and the Policy Wording (CGU Voluntary Workers Personal Accident REV3 2/05) 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.

Covering: This Policy applies only in respect of voluntary workers and only whilst they are engaged on P&C activities.

The benefit is payable irrespective of negligence by the P&C however the weekly Benefit is only recoverable if the Insured Person loses time from work. In the case of a house person domestic expenses benefit becomes payable.

- (a) The injured person must be a voluntary worker acting on behalf of the P&C Committee but does not preclude that Insured Person from suing the P&C if negligence is proved.
- (b) There is no cover for children accompanying voluntary workers. For cover to apply they must be engaged in voluntary work on behalf of the P&C Association.
- (c) Students over the age of 10 engaged in voluntary work on behalf of the P&C must be accompanied by a parent/carer to be covered by this insurance policy.

Policy Period: From: 4.00pm 1 August 2011 Australian Eastern Standard Time
To: 4.00pm 1 August 2012 Australian Eastern Standard Time

**Insured Persons/
Categories:** Voluntary workers (including school children over the age of 10) whilst engaged in the activities of the Parents & Citizens Associations.

Voluntary workers who have part time and/or casual 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.

POLICY SECTION	BENEFIT 1	BENEFIT 2	BENEFIT 3	BENEFIT 4
A1 – Weekly Benefits (100% of income reduction) 52 weeks	\$360 pw	\$450 pw	\$640 pw	\$1,000 pw
A2 – Domestic Help (100%)	\$150 pw	\$200 pw	\$270 pw	\$320 pw
A3 – Total Permanent Incapacity (Less amounts paid C1 to C17)	\$30,000	\$40,000	\$50,000	\$60,000
C1 – Death	\$30,000	\$40,000	\$50,000	\$60,000
C2 to C17	Benefit Scale – As per Policy Wording			
Ancillary / Medical Costs	\$1,500	\$2,000	\$2,660	\$3,200

Aggregate Limit of Liability:

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

Policy Endorsements:

Child Death Benefits

Death benefits for children between the ages of 10 and 18 is limited to \$10,000.

Weekly Benefits

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.

Mid Term Insurance

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

Ancillary Expenses

Ancillary expenses are those expenses e.g. physiotherapy, dental incurred (not excluded by the National Health Act).

Age Limit

Age Limit is 10 years and up

Air Travel Exclusion

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”

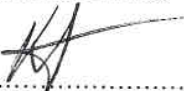
Premium:

School	Benefit 1	Benefit 2	Benefit 3	Benefit 4
High Schools, Primary Schools	\$181.00	\$242.00	\$300.00	\$360.00
Central Schools	\$165.00	\$220.00	\$270.00	\$324.00
5A and 5B Class Primary	\$148.00	\$198.00	\$240.00	\$288.00
6 Class Primary	\$115.00	\$154.00	\$220.00	\$264.00

* All premiums are inclusive of GST

Policy Wording: CGU Policy Wording REV3 2/05 plus endorsements

Insurer: CGU Insurance Limited – 100%

Signed: 
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Dated: 8/6/11
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CGU
CGU INSURANCE LIMITED
ABN 27 004 478 371