



Marsh Pty Ltd
ABN 86 004 651 512
One International Towers
100 Barangaroo Avenue
SYDNEY NSW 2000
PO Box H176
AUSTRALIA SQUARE NSW 1215

For all enquiries please contact The
Federation of Parents and Citizens
Associations of New South Wales Phone:
1300 885 982 option1
Email: insurance@pandc.org.au

Coverage Summary Student Injury Insurance

To the best of our knowledge, the information supplied in this document is accurate. Marsh accepts no liability for any loss arising out of your reliance on information which has been supplied to Marsh by or on behalf of Marsh's clients.

Insured:	Federation of Parents' and Citizens Associations of NSW
Period of Insurance:	<p>For those schools who have not registered with the Insured by the last day of first term:</p> <p>From the time the payment is received by the Insured to the 1st February 2019 at 4:00pm</p> <p>For those schools who have registered with the Insured by the last day of the first term:</p> <p>From the time the student reaches school for the first day of first term to the 1st February 2019 at 4.00pm</p>
Insured Persons:	All students of the Nominated School of the Insured including authorised parents, carers and teachers accompanying students on authorised school excursions
Territorial Limits:	Australia-wide

If this communication contains personal information we expect you to treat that information in accordance with the Australian Privacy Act 1988 (Cth) or equivalent. You must advise us if you cannot comply.

SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.





Benefits and Compensation:

Insured Events	School Activities Only	Outside School Activities
Insured Event 1 – Sum Insured (Death Only)	\$25,000	\$25,000
Insured Events 2 – 17 Sum Insured	\$250,000	\$100,000
Broken Bones Benefit – Event 18	To a max of \$3,000	(Benefit D,E,F only) To a max of \$3,000
Non-Medicare Medical Expenses – Event 19	85% to a max of \$5,000	85% to a max of \$2,500
Dental Expenses – Event 20	100% to a max of \$10,000	Not Insured
Clothing Allowance – Event 21	100% to a max of \$250	Not Insured
Emergency Transport – Event 22	100% to a max of \$100,000	Not Insured
Bed Care Benefit – Event 23	\$300 per week for 52 weeks	Not Insured
Student Tutorial Benefits – Event 24	\$300 per week for 20 weeks	Not Insured
Cash Benefit	\$100 per day	Not Insured
Benefit Period	As per schedule	As per schedule

Additional Benefit:

Education Fee Reimbursement:

In the event that an Insured Person suffers Event 1 (Death) we will pay their estate a pro rata refund of any education expenses incurred to a maximum of \$1,000.

Ambulance Benefit:

In the event an Insured Person incurs an ambulance cost outside of school activities the insurer will pay a maximum of \$1,000 in one period of insurance to cover this cost.

Aggregate Limit of Liability:

\$15,000,000

Scope of Cover:

Cover 1

The coverage afforded under Cover 1 of this policy shall only apply whilst an Insured Person is at school and undertaking school activities including authorised sports and excursions including necessary direct travel to and from such activities and/or school

Cover 2

The coverage afforded under Cover 2 of this policy covers school children only and provides 24 hour 365 day protection outside school activities and shall only apply when Cover 1 coverage does not apply (subject to the terms and conditions of the policy).

Cancellation:

Insured – at any time

Insurer – 90 Business Days

Pro-rata refund of premium to be allowed on cancellation.



Endorsements:

Endorsement 1 – Aggregate Limit of Liability per Policy Holder

Notwithstanding anything contained herein to the contrary it is hereby declared and agreed that the following endorsement is made to the Policies held by the Insured with the Insurer:

The Limit of Liability on the Policy Schedule is amended to read the following:
"Aggregate Limit of Liability per Policy Holder"
In all other respects, the Policy remains unaltered.

Endorsement 2 – Exclusion, Point 1 - Amendment

It is hereby noted and agreed that the following amendments are made in relation to the policy wording "Exclusions, Point 1" which is deleted and replaced with:

"1. is deliberately self-inflicted to the Insured Person"

In accordance with the ongoing commitment by Marsh to quality management philosophies, this document has been verified for accuracy of content by:

Nathan Shvily

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Initials

14 December 2017

Date



PROPER LAW

This insurance shall be governed by Australian law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within Australia and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and the practice of such court.

Premium/Rate:

- \$ 4.37 per student (1-499 Students)
- \$ 3.96 per student (500-999 Students)
- \$ 3.56 per student (1,000-1,499 Students)
- \$ 3.15 per student (1,500+ Students)

Insurer: Accident and Health Marsh Pty Ltd
International

Company Stamp

Accident & Health International Underwriting Pty Ltd
 ABN 26 053 335 952 AFSL238261
 Underwritten for and on behalf of Insurance Australia Limited
 ABN 11 000 016 722 AFSL 227681
 trading as CGU Insurance - 100%

Marsh Pty Ltd
 ABN 86 004 651 512

Signed:

Joseph McManus - Senior Underwriter

[Signature]

Date:

14/12/17

14/12/17
