

## Coverage Summary

### Voluntary Workers Personal Accidents Insurance

This coverage summary is attaching to and forming part of Policy No. 0033809. The Schedule and the Policy Wording (Accident and Health International Underwriting VWGPA PDS/WRD 01/14 ST) are to be read together as one contract.

This document summarises the coverage afforded. For full particulars including all conditions and exclusions, reference must be made to the current Policy wording.

<b>Insured:</b>	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.
<b>Insurer(s):</b>	Accident and Health International Underwriting
<b>Covering:</b>	<p>This policy applies only in respect of voluntary workers and only whilst they are engaged on P&amp;C Association activities.</p> <p>The benefit is payable irrespective of negligence by the P&amp;C Association however the weekly benefit is only recoverable if the person loses time from work. In the case of a house person domestic expenses benefit becomes payable.</p> <p>(a) The injured person must be a voluntary worker acting on behalf of the P&amp;C Association Committee but does not preclude that person from suing the P&amp;C Association if negligence is proved.</p> <p>(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&amp;C Association.</p> <p>(c) Students over the age of 10 engaged in voluntary work on behalf of the P&amp;C Association must have written permission from a parent/carer to be covered by this insurance policy.</p>
<b>Period of Insurance:</b>	<p>From: 4.00pm 1 August 2016 Australian Eastern Standard Time</p> <p>To: 4.00pm 1 August 2017 Australian Eastern Standard Time</p>
<b>Insured Persons/ Categories:</b>	<p>Voluntary workers (including school children over the age of 10) whilst engaged in the activities of Parents &amp; Citizens Associations.</p> <p>Voluntary workers who have part time and/or casual jobs (including school children who have written permission from a parent/carer) will be treated as persons engaged in an occupation.</p>

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.

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

Policy Section	Benefit 1	Benefit 2	Benefit 3	Benefit 4
Weekly Accident Benefits	\$400 pw	\$500 pw	\$700 pw	\$1,100 pw
Death & Capital Benefits	\$50,000	\$60,000	\$70,000	\$80,000
Non Medicare Expenses (No Excess)	\$1,500	\$2,000	\$2,660	\$3,200

**Domestic Help:** \$500 per week for 26 weeks (Non Income Earners)

**Student Tutorial Benefits** \$500 per week for 26 weeks (Non Income Earners)

**Aggregate Limit of Liability:** \$1,000,000 any one occurrence and in the aggregate during the period of insurance.

**Age Limit:** 85 years

**Policy Endorsements:** **Child Death Benefits**

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

**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 courts

**Premium:**

School	Benefit 1	Benefit 2	Benefit 3	Benefit 4
High Schools, Primary Schools	\$158	\$211	\$262	\$314
Central Schools	\$145	\$192	\$236	\$282
5A and 5B Class Primary	\$129	\$173	\$209	\$251
6 Class Primary	\$101	\$135	\$192	\$230

\* All premiums are inclusive of GST

**Policy Wording:** VWGPA PDS/WRD 01/14 ST



Company: Marsh Pty Ltd. Accident and Health International Underwriting Pty Ltd.

Stamp: Marsh Pty Ltd. ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING PTY LTD  
ABN 26 053 235 052 AFS Licence No. 236961  
UNDERWRITTEN FOR AND ON BEHALF OF  
CGI INSURANCE LIMITED ABN 27 094 476 371 100%

Signature: *[Handwritten Signature]*

*[Handwritten Signature]*

Date: 27.6.16.

24.6.16.

1. 下列各句，沒有語病的一句是：( )  
A. 他雖然年紀小，但是志氣不小。  
B. 他雖然年紀小，志氣不小。  
C. 他年紀小，志氣不小。  
D. 他年紀小，但是志氣不小。