

Coverage Summary

Voluntary Workers Personal Accidents Insurance

This coverage summary is attaching to and forming part of Policy No. 0034207. 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.

Insured:	Non Members of The Federation of Parents & Citizens Associations including any member of the Named Insured whilst acting on behalf of the Named Insured.
Insurer(s):	Accident and Health International Underwriting
Covering:	<p>This policy applies only in respect of voluntary workers and only whilst they are engaged on P&C Association activities.</p> <p>The benefit is payable irrespective of negligence by the Non Member 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 Non Member Association Committee but does not preclude that person from suing the Non Member 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 Non Member Association.</p> <p>(c) Students over the age of 10 engaged in voluntary work on behalf of the Non Member Association must have written permission from a parent/carer to be covered by this insurance policy.</p>
Period of Insurance:	<p>From: 4.00pm 1 August 2016 Australian Eastern Standard Time</p> <p>To: 4.00pm 1 August 2017 Australian Eastern Standard Time</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.

Insured Persons/

Categories: Voluntary workers (including school children over the age of 10) whilst engaged in the activities of Non Member Association.

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.

Schedule of Benefits: This is a Master Policy with various sums insured according to the individual Non Member Association 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

