

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
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POLICY SCHEDULE

As at 28/06/2024, the following cover is in place:

Policy Type: Voluntary Workers

Policy Number: 5559720

Insured: Department of Employment and Workplace Relations

Insured Persons: Category A - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes

Category B - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes online

Category C - All Children of Parents participating in ParentsNext Programmes

Category D - All Participants of the Insured undertaking Provider-Source Voluntary Works that have transferred to Service Australia.

Period of Insurance: Inception Date: 30/06/2024 at 4:00 pm (local standard time)
Expiry Date: 30/06/2025 at 4:00 pm (local standard time)

Arrangement Date: 30/06/2024

Broker: Arthur J Gallagher - East Melbourne (VIC)

Policy Wording: VW 19012024

Scope of Cover: Category A
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved activities authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities.

Category B
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved online activities whilst in the Insured Person's home for no more than twenty (25) hours per week as authorised by the Insured between the hours of 8am and 6pm, or as agreed ad hoc with an approved mentor.

Category C
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved on-site activities authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities.

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Category D

The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved work placement authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities.

Territorial Limits: Australia Wide

PREMIUM

Base Premium:	\$78,507.95
GST:	\$7,850.80
Stamp Duty:	\$0.00
Policy Fee:	\$100.00
Policy Fee GST:	\$10.00
Total:	\$86,468.75

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SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	85
Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD

Benefits	Sum Insured
Death and Capital Benefits - Category A, Category B, Category D	\$350,000
Death and Capital Benefits - Category C	\$50,000
Weekly Injury Benefit	\$0
Broken / Fractured Bones Benefits	\$5,000
Accidental HIV Infection Lump Sum Benefit	\$25,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit - Category A, Category C, Category D	\$200
Deferral Period	Nil
Benefit Period	52 Weeks
Domestic Help Benefit - Category B	\$200
Deferral Period	14 Days
Driver Services Benefit	\$0
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$15,000
Expense Limitation	80%
Non-Medicare Medical Expenses	\$30,000
Out of Pocket Expenses Benefit	\$200
Benefit Period	104 Weeks
Partner Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Student Tutorial Benefit - Category A, Category C, Category D	\$200
Deferral Period	Nil
Benefit Period	52 Weeks
Student Tutorial Benefit - Category B	\$200
Deferral Period	14 Days
Benefit Period	52 Weeks
Unexpired Membership Benefit	\$500

Sydney

Melbourne

Brisbane

Perth

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Dependent Child Supplement Benefit	\$45,000
Maximum payable per Dependent Child	\$15,000
Funeral Expenses Benefit	\$11,500
Trauma Counselling Benefit	\$30,000
Surviving Partner Benefit	\$5,000

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Dependent Child Supplement Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death
- Disappearance

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay a Benefit for each Dependent Child of the Insured Person. The maximum amount We will pay is shown in the Policy Schedule against "Dependent Child Supplement Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Funeral Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Persons Death and subsequently the deceased Insured Person's estate incurs reasonable Funeral Expenses, being;

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Insured Person's body, mortal remains or ashes to a place nominated by the deceased Insured Persons estate;

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Funeral Expenses Benefit".

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No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Trauma Counselling Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers psychological trauma as a result of them being a victim of, or is an eyewitness to, a criminal act such as Kidnap, sexual assault, rape, murder, violent robbery or an act of Terrorism and as a result incurs expenses for trauma counselling which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Trauma Counselling Benefit".

Conditions

1. The trauma counselling must be provided by a registered psychologist or psychiatrist who is not an Insured Person or Family member.
2. The trauma counselling must be certified by a Medical Practitioner as necessary for the wellbeing of the Insured Person.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to Benefit Compensation

The Compensation against Surviving Partner Benefit shall read as follows:

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay the amount shown in the Policy Schedule against "Surviving Partner Benefit".

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No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording
In respect of Category B:

Work From Home Activities - Category B

Approved online activities only include activities directly associated with the online training programme requirements. It is a condition of cover that any incident arising from approved online activities that may give rise to a claim whilst working from home, is reported to the programme supervisor within 24 hrs.

Changes to Benefit Extent of Cover

Surviving Partner Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, the Insured Person's Partner dies as a result of an Injury which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay the amount shown in the Policy Schedule against "Surviving Partner Benefit".
The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to Benefit Extent of Cover

Surviving Partner Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, the Insured Person's Partner dies as a result of an Injury which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay the amount shown in the Policy Schedule against "Surviving Partner Benefit".
The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

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Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to Benefit Compensation

Surviving Partner Benefit

The Compensation against Surviving Partner Benefit shall read as follows:

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay the amount shown in the Policy Schedule against "Surviving Partner Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions