

**SCHEDULE OF COVER**  
**Voluntary Workers - PA & Illness**

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**OUR REFERENCE** 10010127  
**INSURED** Regional Arts Victoria  
**BUSINESS OF INSURED** Principally Regional Arts Council  
**INSURER POLICY NUMBER** 2400013498  
**PERIOD OF INSURANCE** 31/10/20 to 31/10/21 At 4pm Local Time

**NAMED INSURED:**

Regional Arts Victoria

**Policy Period:**

**From: 15 Aug 2020 (at 4.00pm. Local Standard Time)**  
**To: 15 Aug 2021 (at 4.00pm. Local Standard Time)**

**Territorial Limit:**

Australia Only

**INSURED PERSON(S)**

All Voluntary Workers and Members of the Insured

**PERIOD OF INDIVIDUAL COVER**

The Compensation provided will only be payable if an Event listed in this document happens to You whilst :

(a) You are actually engaged in official unpaid voluntary activities authorised and under the control of the Insured; or(

b) You are engaged in necessary direct travel between Your normal place of residence or employment and the place of Your voluntary activities.

Age Limitation: Between the ages of 15 and 85

**AGGREGATE LIMIT OF LAIBLITY (SPECIAL PROVISIONS - Number 7):**

- Any Policy period except non schedule flights (a) \$2,000,000
- Any Policy period relating to non schedule flights (b) Nil

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**The compensation applicable under each section for each insured person:**  
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**A CAPITAL BENEFITS**

Insured Persons aged up to 65 (Events 1-19)	\$200,000
Insured Persons aged under 18 (Event 1 Death)	\$ 20,000



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Insured Persons aged 66-75 (Events 1-19)	\$100,000
Insured Persons aged 76-80 (Events 1-19)	\$10,000
Insured Persons aged 81-90 (Events 1-19)	\$10,000

**B WEEKLY INJURY BENEFITS**

Compensation for Income Earners, Event 20	85% to a maximum of
for Insured Person to age 65	\$2,000
for Insured Person aged 66-75	\$ 500
for Insured Person aged 76-80	\$ NIL
for Insured Person aged 81-90	\$ NIL

Aggregate Period: 104 weeks  
 Elimination Period: 7 Days

**DOMESTIC HELP (NON-INCOME EARNERS), Event 21** 80% to a maximum of

Insured persons aged up to 65 years	\$ 500
Insured Persons aged 66-75 years	\$ 500
Insured Persons aged 76-80 years	\$ 500
Insured Persons aged 81-90 years	\$ 500

Aggregate Period: 52 weeks  
 Elimination Period: 7 Days

**HOME TUTORIAL BENEFIT (FULL-TIME STUDENTS), Event 22**

	80% to a maximum of
Insured persons aged up to 65 years	\$ 500
Insured Persons aged 66- 75 years	\$ 500
Insured Persons aged 76-80 years	\$ 500
Insured Persons aged 81-90 years	\$ 500

Aggregate Period: 52 weeks  
 Elimination Period: 7 Days

**C NON-MEDICARE MEDICAL EXPENSES, Event 23** 80% to a maximum of

Non Medicare Medical Expenses	\$5,000
Excess	\$ 50

If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.

Note: Weekly Benefits are reduced by Workers Compensation

**Additional Benefits:**

Return to work	BENEFIT	\$15,000
Independent financial advice	BENEFIT	\$5,000
Dependent child assistance	BENEFIT	\$15,000 per dependent child. Maximum payable \$45,000 per annual policy period
Surviving spouse partner	BENEFIT	\$15,000
Partner retraining	BENEFIT	\$15,000
Unexpired membership	BENEFIT	\$1,000
Home and or vehicle modification	BENEFIT	\$10,000
Funeral expenses	BENEFIT	maximum SUM INSURED OF \$10,000

**Policy Wording:**

Personal Accident Insurance for Voluntary Workers AH650/6 PDS JM 09/01175.5

**Endorsements:**

Chauffer Benefit - If during the Period of Insurance and whilst the person is an Insured Person, the Insured Person sustains a Injury or Sickness for which benefits are payable under Events 20, 21, 22 or 23 We will pay the Insured Person up to the amount shown in the Schedule against Chauffeur Services for a chauffeur or taxi service to and from the Insured Persons usual place of work and their usual place of residence if the Insured Person recovers sufficiently to return to work but is certified by a Doctor as being unable to drive a vehicle or travel on public transport.

It is hereby noted and agreed the following Additional Benefits are included from 31 October 2020:

**Spouse and Dependent Child Benefit:**

If the Insured Person suffers a work related Injury which results in Section a. Event 1 (Death) We will pay the following amounts in addition to the Sum Insured Payable on the life of the Insured Person:

- (a) Surviving Spouse Benefit - \$15,000 to a maximum of \$15,000
- (b) Dependent Children Benefit - \$15,000 for each Dependent Child to a maximum of \$45,000

**Return to Work Assistance**

If during Period of Insurance if an Insured Person suffers an Injury which results in a valid claim under Events 20,21 & 22, We at our absolute discretion may elect to assist the Insured Person in arranging professional assistance to improve their physical condition in order to return to their usual occupation. Assistance includes but is not limited to a special equipment for and/or modifications to the Insured Peron's usual workplace. The maximum payable benefit per Insured Person for any (1) event is as per the amount shown in the Schedule against Return to Work Assistance.

**Funeral Expenses:**

If during the Period of Insurance and whilst the person is an Insured Person, Insured Person suffers an Accidental Death; We will reimburse the Insured Person or the estate of the Insured Person up to the amount shown in the Schedule against Funeral Expenses for:

- a. All reasonable funeral, burial or cremation and associated expenses; or
- b. All reasonable expenses incurred in the transporting the Insured Person's body or ashes to a place nominated by the Legal Representative of the Insured Person's estate

**BD.Partner Retraining Benefit**

If during the Period of Insurance and whilst the Person is an Insured Person, the Insured Person suffers an Accidental Death or Permanent Total Disablement; We will pay, at the Insured Person's request, up to the amount shown in the Schedule against Partner Retraining Benefit.

This amount will be used towards the actual costs incurred for the training or retraining of the Insured Person's Spouse/Partner:

- a. For the purpose of obtaining gainful employment; or
- b. To Improve their employment prospects; or
- c. To enable them to improve the quality of care they can provide to the Insured Person

Provided always that:

- a) The training is provided by a recognized institution with qualified skills to provide such training; and
- b) All such expenses are incurred within twenty-four (24) months from the date the Insured Person suffered the Injury for which the claim depends.

**Independent Financial Advice**

If during the Period of Insurance and whilst the person is an Insured Person, the Insured Person sustains an Injury for which benefits are payable under Events 1-9, We will, in addition to payment of the benefit, and at the request of the Insured Person, the Insured Person or representatives of the Insured Persons estate, pay for professional financial advice in respect of the payment of the benefit for Events 1-9.

Provided, however that such advice is provided by an independent financial advisor who is not a Close Relative of the Insured Person and who is authorised and regulated by the Australian Securities and Investments Commission to provide such financial advice. The maximum benefit payable for any one Event is the amount shown in the Schedule against Independent Financial Advice.

**Unexpired Membership Benefit**

If during the Period of Insurance and whilst the person is an Insured Person, the Insured Person sustains an Injury for which benefits are payable under Events 1-9, and for which the relevant Temporary Total Disablement is certified by a doctor to last longer than 26 weeks, We will in addition to payment of the benefit, and at the request of the Insured Person, reimburse the Insured Person the pro rata amount of the membership fees of a professional association, union, industry body or similar organisation directly related to their employment, paid in advance for the current period, for which the Insured Person will not gain any benefit from.

The maximum Benefit payable for this Benefir for all memberships is \$1,000 per Insured Person per annum.

**Exclusions:**

Nil

**Comments:**

Section D - Home/Car Renovation Expenses: Max \$5000

**OUR REMUNERATION**

We will receive commission from the insurer identified above of \$1,648.35 inclusive of GST.

**COOLING OFF PERIOD**

If you decide that you do not require the insurance policy we have recommended, you have 14 days (or longer if the insurer allows it) from the earlier of the date you receive confirmation of the insurance contract and the date it was arranged, to change your mind. Check the Product Disclosure Statement and/or the product issuer's Policy Wording for details. If you do not want the insurance, you must tell us in writing that you wish to return the insurance contract and have the premium refunded.

If you do so the insurance contract will be terminated from the time your insurer was notified. The insurer may retain its reasonable administration and transaction costs and a short-term premium.

You cannot return the contract of insurance if it has already expired or if you have a made a claim against it.

**IMPORTANT NOTICE**

You should refer to the Product Disclosure Statement which contains information about this particular financial product to help you make an informed decision in regard to this product.



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