



# Trident Insurance Group Pty Ltd

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## Schedule of Insurances

The Garden Clubs Of Australia Inc  
C/- Three Pond Farm  
1601 Coomba Road  
COOMBA BAY NSW 2428

**Date:** 27 /03/ 2019

**Our Reference:** GCA

**Renewal**

**Class of Policy:** Voluntary Workers Insurance

**Insurer:** Dual Australia Pty Ltd  
GPO Box 7101, SYDNEY, NSW, 2001

ABN: 16 107 553 257

**The Insured:** Garden Clubs Australia Inc

**Policy No:**

VR-1187221715

**Period of Cover:**

From **30/04/2019**

to **30/04/2020** at 4:00 pm

### Details:

Please see following pages for a description of the risk(s) insured

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**Policy No:** VR-1187221715  
**Invoice No:** 98499  
**Our Ref:** GCA

## VOLUNTARY WORKERS INSURANCE

<b>Insured</b>	Garden Clubs Australia Inc	
<b>Insured Persons</b>	All club directors, committee members and voluntary workers of the Insured	
<b>Scope of Cover</b>	Category 1 - Whilst on Voluntary Work for and on behalf of the Insured including any necessary direct travel	
<b>Aggregate Limit of Liability</b>	Insured Event(s)	\$1,000,000
<b>Sublimit of Liability</b>	Non Scheduled Flight	Not Insured

### SCHEDULE:

<b>Section 1</b>	<b>Lump Sum Benefits</b>			
	Accidental Death - Insured Event 1	Category 1	\$75,000	
	Insured Events 2-26	Category 1	\$75,000	
<b>Section 2</b>	<b>Surgical Lump Sum Benefits</b>			
	- Injury resulting in Surgery	Category 1	\$ -	
<b>Section 3</b>	<b>Weekly Benefits - Injury</b>			
	Category 1			
		<b>Amount</b>	<b>Excess Period</b>	<b>Benefit Period</b>
			<b>(Days)</b>	<b>(WEEKS)</b>
		\$ 750	7	52
				<b>% of Salary</b>
				85%
<b>Section 4</b>	<b>Fractured Bones Benefits - Injury</b>	All Categories		\$ 1,000
<b>Section 5</b>	<b>Dental Benefity - Injury</b>	All Categories		\$ 0
<b>Section 6</b>	<b>Additional Benefits under the Policy</b>	As per policy wording		

### Non Medicare Medical Expenses

If an insured person suffers an injury during the insurance period and whilst engaged on authorised activities, we will pay the cost of the non Medicare medical expenses, provided they are incurred within twelve (12) months

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from the date of injury.

Non Medicare medical expenses means expenses paid to a doctor, dentist, a private hospital, nurse, physiotherapist, chiropractor, osteopath or emergency transport service for medical, surgical, x-ray, dental treatment, hospital or nursing treatment, including the cost of medical supplies and emergency transport hire.

Non Medicare medical expenses do not include:

- a) payment for any health services which within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009 would constitute the carrying on of health insurance business;
- b) any expense where a Medicare benefit is paid or payable including the balance of monies due or payable by the insured person after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly referred to as the "Medicare gap");
- c) any amounts recoverable by the insured person from any other source except for the excess of the amount recoverable from such other source;
- d) dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by injury and performed by a dentist.

The maximum we will pay for non Medicare medical expenses shall be limited to a maximum of one thousand five hundred (\$2,000) dollars and an excess of fifty (\$50) dollars applies to each and every claim.

### **Domestic Home Help**

If an insured person suffers an injury during the insurance period and is not in receipt of a pre-disability salary and entitled to claim a benefit under Section 3 – Weekly Benefits – Injury, we will pay for the cost of reasonably and necessarily incurred expenses of hiring domestic help and/or child-minding.

Covered expenses must be carried out by persons other than members of the insured person's family or other relatives or person's permanently living with the insured person and must be certified by a doctor as being necessary for the recovery of the insured person.

The benefit payable for Domestic Home Help shall be limited to 80% of expenses, up to one thousand (\$1,000) dollars per week payable for a maximum period of twenty-six (26) weeks. An excess period of seven (7) days applies.

### **Student Education Assistance**

If an insured person suffers an injury during the insurance period and is:

- a) not in receipt of a pre-disability salary; and
- b) is registered as a full time student; and
- c) entitled to claim a benefit under Section 3 – Weekly Benefits – Injury; and
- d) is unable to attend scheduled classes due to the injury

we will pay the cost of reasonable expenses incurred for tutorial services up to the amount shown in the schedule against Student Education Assistance.

Covered expenses must be carried out by persons other than members of the insured person's family or other relatives or person's permanently living with the insured person.

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The benefit payable for Student Education Assistance shall be limited to 80% of expenses up to \$750 dollars per week payable for a maximum period of twenty-six (26) weeks. An excess period of seven (7) days applies.

### **017 AGE Limit Extension**

It is hereby noted and agreed that the age limit under this POLICY is extended to one hundred (100) years of age. All cover shall cease for any INSURED PERSON upon attaining the age of one hundred (100) years of age.

#### ACCIDENTAL DEATH - INSURED EVENT 1

It is further noted and agreed that the INSURED EVENT 1 ACCIDENTAL DEATH is reduced to \$10,000 for any INSURED PERSON eighty one years (81) or over.

#### PERMANENT TOTAL DISABLEMENT - INSURED EVENT 2

It is further noted and confirmed that INSURED EVENT 2 - PERMANENT TOTAL DISABLEMENT is deleted from the policy for any INSURED PERSON seventy six (76) years of age or over.

#### WEEKLY BENEFITS - INJURY

It is further noted and confirmed that no weekly - BENEFITS - INJURY are to apply to an INSURED PERSONS over the age of eighty (80) years of age.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

### **POLICY WORDING**

DUALVWPDSV516

This policy has been placed through

Dual Australia Pty Ltd  
ABN 16 107 553 257  
GPO Box 7101, SYDNEY, NSW, 2001

Dual Australia Pty Ltd is an underwriting agency who has placed the policy with

Certain Underwriters at Lloyd's of London