

Voluntary Workers

POLICY NUMBER:	AU00024711-000
POLICYHOLDER:	The Garden Club of Australia incorporated
INSURANCE PERIOD:	From 4:00pm on 30/04/2022 To 4:00pm on 30/04/2023 Australian local time in the State or Territory where this policy was purchased
INSURED PERSON(S):	All club directors, committee members and voluntary workers of the insured, aged under 85 years
SCOPE OF COVER:	Whilst an insured person is engaged in voluntary work or attending meetings authorised by and under the control of the insured including direct travel to and from such authorised activities.

SCHEDULE OF BENEFITS:

POLICY LIMITS	
Aggregate Limit of Liability	\$1,000,000
Sublimit of Liability Non Scheduled Flights	\$0
BENEFIT	
BENEFIT AMOUNT PER INSURED PERSON	
Section 1 - Lump Sum Benefits	
Accidental Death and Disablement – Insured Events 1 to 25	\$75,000
Section 2 - Weekly Benefits - Injury	
Percentage of Salary	85%
Excess Period (days)	7
Benefit Period (weeks)	52
Section 3 – Fractured Bones Benefits - Injury	
	\$1,000
Section 4 – Dental Benefits - Injury	
	\$0
Section 5 – Additional Benefits	
1. Non Medicare Medical Expenses	
	\$2,000
Excess	\$50
2. Domestic Home Help	
	100% of expenses to a maximum of \$1,000 per week
Excess Period (days)	7
Benefit Period (weeks)	26
3. Student Education Assistance	
	100% of expenses to a maximum of \$1,000 per week
Excess Period (days)	7
Benefit Period (weeks)	26
4. Transport to and from work benefit	
	\$25 per day for a maximum of 12 weeks
5. Re-imbursment of professional or membership fees	
	\$250 per membership for a maximum of 2 memberships
6. Escalation benefit (weekly benefit increase after 12 months)	
	5% compound
7. Return to work assistance	
	\$5,000
8. Twelve (12) weeks guaranteed payment	
	Included
9. Exposure to the elements	
	Included
10. Disappearance	
	Included

POLICY SCHEDULE

11. Funeral Expenses	\$5,000
12. Modification Expenses	\$5,000
13. Bed Care Benefit	\$50 per day up to a maximum of thirty (30) consecutive days

POLICY WORDING: DUAL Australia Voluntary Workers Personal Accident Insurance PDS and Policy Wording 06.21

ENDORSEMENTS:

UE00573 DUAL Australia Contact Information Endorsement

It is hereby agreed that the following endorsement has been applied:

Effective 10 January 2022, any reference to DUAL Australia's address is amended to the following:

DUAL Australia Pty Limited
Level 29, Angel Place, 123 Pitt Street,
Sydney NSW 2000
Australia

In all other respects, the policy remains unchanged.

VW00264 Client Specific Endorsement

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 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 person** 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 SCHEDULE



INSURER: DUAL Australia Pty Limited for and on behalf of certain underwriters at Lloyd's

UNIQUE MARKET REFERENCE: B0180PA2100509

DATE ISSUED: 22/04/2022