

Policy Schedule



Personal Accident Insurance for Voluntary Workers



Bring on tomorrow



Policy Number: 2400115475

Named Insured: Home Education Association Inc. (HEA)

Policy Period: **From:** 23 Aug 2015 (at 4.00pm. Local Standard Time)
To: 31 Dec 2016 (at 4.00pm. Local Standard Time)

Broker: ICF (Australia) Pty Ltd

Territorial Limit: WorldWide

VOLUNTARY WORKERS

Premium	\$ 1,020.00
GST	\$ 102.00
Stamp Duty	\$ 108.22
TOTAL	\$ 1,230.22

The Annual Premium of this Policy is an Agreed Premium.

Insured Person(s): All Voluntary Workers of the Insured who are undertaking activities in unpaid work experience positions.

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 10 and 80

Aggregate Limit of Liability: (Special Provisions - Number 7)
 Any Policy period except non schedule flights (a) \$1,000,000
 Any Policy period relating to non schedule flights (b) NIL

The compensation applicable under each section for each insured person:

Section A	CAPITAL BENEFITS	Benefit is limited to
	Insured Persons aged up to 65 (Events 1-19)	\$75,000
	Insured Persons aged under 18 (Event 1 Death)	\$10,000
	Insured Persons aged 66-75 (Events 1-19)	\$75,000
	Insured Persons aged 76-80 (Events 1-19)	\$10,000
	Insured Persons aged 81-90 (Events 1-19)	NIL
Section B	WEEKLY INJURY BENEFITS	0% to a maximum of
	Compensation for Income Earners, Event 20	
	Insured Persons aged up to 65	NIL
	Insured Persons aged 66-75	NIL
	Insured Persons aged 76-80	NIL
	Insured Persons aged 81-90	NIL
	Aggregate Period	NIL
	Elimination Period	NIL



	Domestic Help (Non-Income Earners), Event 21 Insured Persons aged up to 65 Insured Persons aged 66-75 Insured Persons aged 76-80 Insured Persons aged 81-90 Aggregate Period Elimination Period	0% to a maximum of NIL NIL NIL NIL NIL NIL
	Home Tutorial Benefit (Full-Time Students), Event 22 Insured Persons aged up to 65 Insured Persons aged 66-75 Insured Persons aged 76-80 Insured Persons aged 81-90 Aggregate Period Elimination Period	0% to a maximum of NIL NIL NIL NIL NIL NIL
Section C	NON-MEDICARE MEDICAL EXPENSES, Event 23 Non-Medicare Medical Expenses Excess	80% of the cost to a maximum of \$1,500 \$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

Policy Wording: Personal Accident Insurance for Voluntary Workers AH650/5 PDS JM 09/01175.5

Exclusions: NIL

Authorised Signatory



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 4 August 2015

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