

Voluntary Workers Schedule

Policy Number 47-ZAH-330021-01

Policyholder Home Education Association

Period of Insurance

Insurance Period: From: **18 July 2023** To: **31 May 2024**
Both days at 4:00pm Eastern Standard Time

Aggregate Limits of Liability

Any one Accident or Occurrence \$2,000,000

Non Scheduled Air Travel

Single-engine \$500,000

Multi-engine \$500,000

Helicopter \$500,000

Schedule of Sums Insured

Category	A
Insured Persons	All authorised voluntary workers or work experience placements of the <i>Policyholder</i> aged 12 years or older.
Operation of Cover	The insurance being provided under this <i>Policy</i> shall only apply whilst an <i>Insured Person</i> is engaged in voluntary work authorised and under the control of the <i>Policyholder</i> , including direct travel to and from the authorised voluntary work.

Coverage Sections Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		\$300,000
Event 2 – Permanent Total Disablement		\$300,000
Events 3 to 18 – Other Permanent Disablement		\$300,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)	100% of weekly <i>Income</i> to a maximum of:	\$1,250
<i>Excess Period</i>	7 days	
<i>Benefit Period</i>	104 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		\$5,000
-----------------------------------	--	---------

Part IV – Bodily Injury Resulting in Loss or Damage to Teeth

Events 30 to 31 – Injury resulting in Loss or Damage to Teeth		\$250
---	--	-------

BHSI Health

Accidental H.I.V. Infection Benefit		\$30,000
Coma Benefit	\$500 per week up to a maximum of:	104 weeks
Modification Benefit		\$10,000
Non Medicare Expenses Benefit	85% of costs up to maximum of: Subject to an <i>Excess</i> of \$50 for each and every claim.	\$5,000
Premature Birth/Miscarriage Benefit		\$5,000
Rehabilitation Benefit		\$3,000
Terrorism Benefit		Not insured
Trauma Benefit		\$5,000
Visitors Benefit		\$10,000
Work Experience Benefit		\$5,000
Workplaces Assault Benefit		\$5,000

BHSI Wellbeing

Accommodation and Transport Expenses		\$10,000
Chauffeur Benefit		\$2,500
Childcare Benefit		\$5,000
Corporate Image Protection		\$15,000
Dependent Child Supplement	\$10,000 per <i>Dependent Child</i> up to a maximum of:	\$30,000
Domestic Help Benefit	\$500 per week up to a maximum of:	26 weeks
Education Fund Benefit		\$5,000
Executor Emergency Cash Advance Benefit		\$5,000
Funeral Expenses Benefits		\$10,000
Independent Financial Advice Benefit		\$5,000
Orphan Benefit	\$10,000 per <i>Dependent Child</i> up to a maximum of:	\$30,000
Out of Pocket Expenses Benefit		\$3,000
Personal Vehicle Excess Benefit		\$1,000
Rental Vehicle Reimbursement	\$500 per week up to a maximum of:	\$2,000
Replacement Staff/Recruitment Costs		\$5,000
Spouse or Partner Employment Training Benefit		\$10,000
Student Tutorial Benefit	\$500 per week up to a maximum of:	104 weeks
Unexpired Membership Benefit		\$3,000

Endorsements Applicable to this Policy:

Insured Persons under Age 18

It is hereby declared and agreed that the maximum amount payable under Section 5 - Personal Accident and Sickness *Events* 1-18 is \$25,000 in respect of any claims for Insured Persons under the age of 18 years old.

All other terms and conditions of this *Policy* remain unchanged.

Territory	Worldwide
Jurisdiction	Subject to Australian legal jurisdiction and legal practice.
Currency	All values are in Australian Dollars unless otherwise specified.
PDS / Policy Wording	BHSI-AUS-AH-VWI-PDS-06/2022

IMPORTANT NOTICES & INFORMATION

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

UNDER-INSURANCE

Reviewing the sums insured and declared values in your policies on a regular basis and at each renewal will help you to ensure that you have maximum protection under your policies.

Consider whether you require cover for replacement on a 'new for old' basis and other costs such as removal of debris. The value of the property/assets insured may need to be updated if you change locations, renovate or expand your premises, or purchase new property/assets.

If you don't check these values and advise us of changes you require, you could be underinsured as the insurer may apply an Average or Co-insurance clause.

AVERAGE OR CO-INSURANCE

Some policies contain an Average or Co-insurance clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance.

Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer

is an insurer that is not authorised under the Insurance Act 1973 **(Act)** to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

We subscribe to and are bound by the Insurance Brokers Code of Practice a full copy of which is available from the National Insurance Brokers Association (NIBA) website, www.niba.com.au

At GSA, we recognize the importance of corporate governance, and are continually working to improve our policies and processes that keep us running smoothly. We perform a variety of regular, routine processes to ensure that GSA is continuously running to the high standard that we've set for ourselves, and that we believe our stakeholders deserve.

Complaints process

Clients who are not fully satisfied with our service should: Contact us and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 20 days, please contact Rocco Pirrello on 02 8274 8162 or put your complaint in writing and send it to Rocco Pirrello at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.

GSA is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Australian Financial Complaints Authority, GPO Box 3,
Melbourne, VIC 3001
1800 931 678
info@afca.org.au
www.afca.org.au

You can view our Financial Service Guide (FSG), Privacy Policy and other Modern Slavery Statement here - <https://www.gsaib.com.au/about-us/corporate-governance>