



Berkshire Hathaway
Specialty Insurance

Voluntary Workers Insurance

POLICY SCHEDULE

Thank you for providing Berkshire Hathaway Specialty Insurance the opportunity to offer terms. Please find *Our* schedule of benefits below.

Policy Number 47-ZAH-330021-03

Policyholder Home Education Association

Period of Insurance

Insurance Period: From: **31 May 2025** To: **31 May 2026**
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

Premium

Base Premium \$850.00

Goods and Services Tax (GST) \$85.00

Stamp Duty \$84.15

Total Premium \$1,019.15



Schedule of Sums Insured

Category A

Insured Persons All authorised voluntary workers or work experience placements of the *Policyholder* aged 12 years or older.

Operation of Cover The insurance being provided under this *Policy* shall only apply whilst an *Insured Person* is engaged in voluntary work authorised and under the control of the *Policyholder*, 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	
Benefit Period	104 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		\$5,000
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Part IV – Bodily Injury Resulting in Loss or Damage to Teeth

Events 30 to 31 – Injury resulting in Loss or Damage to Teeth		\$250
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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		0
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



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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.



Berkshire Hathaway Specialty Insurance

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

Signatures:

Ralph Tortorella, Secretary

Peter Eastwood, President

For and on behalf of Berkshire Hathaway Specialty Insurance Company

30 May 2025

Dated

TAX NOTICE

**(DOES NOT APPLY TO THE EXTENT OF THE INSURER'S LIABILITY FOR COLLECTION OR PAYMENT OF
AUSTRALIAN PREMIUM TAXES)**

Premium may be subject to insurance premium taxes or other taxes outside Australia. The Insurer is not responsible for the payment, collection or remittance of any such taxes. The premium is exclusive of any applicable premium or other taxes outside of Australia, and it is the obligation of the Insured to pay any such applicable taxes either itself or through its broker. The Insurer does not provide tax advice and recommends the Insured consult its own tax advisor with respect to its tax obligations.