

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755



CERTIFICATE OF CURRENCY

As at 28/06/2021, the following cover is in place:

Policy Type: Voluntary Workers
Policy Number: 5559720
Insured: Department of Education, Skills and Employment
Insured Persons: Category A - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes
Category B - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes
Category C - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes
Period of Insurance: Inception: 30/06/2021 at 4:00 pm (local standard time in Sydney)
Expiry: 30/06/2022 at 4:00 pm (local standard time in Sydney)
Arrangement Date: 30/06/2021
Broker: Arthur J Gallagher - Canberra (ACT)
Policy Wording: VW 23092019
Scope of Cover: Category A
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved activities authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities.
Category B
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved online activities whilst in the Insured Person's home for no more than ten (10) hours per week, as authorised by the Insured.
Category C
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved online activities whilst in the Insured Person's home for no more than twenty (25) hours per week, as authorised by the Insured.
Territorial Limits: Australia Wide

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SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	85
Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$2,000,000
Policy Currency	AUD

Section	Maximum Benefits Payable Each Insured Person
Death and Capital Benefits - Category A	\$250,000
Death and Capital Benefits - Category B, Category C	\$125,000
Weekly Injury Benefit	\$0
Broken / Fractured Bones Benefits	\$5,000
Non-Medicare Medical Expenses	\$20,000
Accidental HIV Infection Lump Sum Benefit	\$25,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit - Category A	\$200
Benefit Period	52 Weeks
Domestic Help Benefit - Category B, Category C	\$200
Deferral Period	14 Days
Benefit Period	52 Weeks
Driver Services Benefit	\$0
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$15,000
Expense Limitation	80%
Injury Assistance Expenses Benefit	\$500
Partner Employment Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Student Tutorial Benefit - Category A	\$200
Benefit Period	52 Weeks
Student Tutorial Benefit - Category B, Category C	\$200
Deferral Period	14 Days
Benefit Period	52 Weeks
Unexpired Membership Benefit	\$500
Dependent Child Supplement Benefit	\$45,000
Maximum payable per Dependent Child	\$15,000

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Funeral Expenses Benefit	\$11,500
Out of Pocket Expenses Benefit	\$200
Benefit Period	104 Weeks
Surviving Partner Benefit	\$5,000
Trauma Counselling Benefit	\$20,000

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Dependent Child Supplement Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death
- Disappearance

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay a Benefit for each Dependent Child of the Insured Person. The maximum amount We will pay is shown in the Policy Schedule against "Dependent Child Supplement Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Funeral Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Persons Death and subsequently the deceased Insured Person's estate incurs reasonable Funeral Expenses, being;

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Insured Person's body, mortal remains or ashes to a place nominated by the deceased Insured Persons estate;

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Funeral Expenses Benefit".

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No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Out of Pocket Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a direct result incurs otherwise unforeseeable, reasonable expenses for:

1. Medical Mobility Equipment; and/or
2. local transportation (other than in an ambulance) for the purpose of seeking medical treatment; and/or
3. replacement of items damaged as a result of the Injury,

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the above expenses. The maximum amount We will pay is shown in the Policy Schedule against "Out of Pocket Expenses".

Conditions

1. Payment under this Benefits is made, provided:
 - a. that those costs are not insured elsewhere under this Policy; or
 - b. the payment of the Benefit does not constitute the carrying on of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth).
2. The requirement for Medical Mobility Equipment must be certified by a Medical Practitioner.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Surviving Partner Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

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Compensation

We will pay the amount shown in the Policy Schedule against "Surviving Partner Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Trauma Counselling Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers psychological trauma as a result of them being a victim of, or is an eyewitness to, a criminal act such as Kidnap, sexual assault, rape, murder, violent robbery or an act of Terrorism and as a result incurs expenses for trauma counselling which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Trauma Counselling Benefit".

Conditions

1. The trauma counselling must be provided by a registered psychologist or psychiatrist who is not an Insured Person or Family member.
2. The trauma counselling must be certified by a Medical Practitioner as necessary for the wellbeing of the Insured Person.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.