

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 29/06/2020, the following cover is in place:

Policy Type: Voluntary Workers
Policy Number: 5559720
Insured: Department of Education, Skills and Employment
Insured Persons: All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes
Period of Insurance: Inception: 30/06/2020 at 4:00 pm (local standard time in Sydney)
Expiry: 30/06/2021 at 4:00 pm (local standard time in Sydney)
Arrangement Date: 30/06/2020
Broker: Arthur J Gallagher - Canberra (ACT)
Policy Wording: VW 23092019
Scope of Cover: 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.
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	\$250,000
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	\$200
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	\$200
Benefit Period	52 Weeks
Unexpired Membership Benefit	\$500
ADDITIONAL BENEFITS	
Surviving Partner Benefit	\$5,000
Dependent Child Supplement Benefit	\$45,000
Maximum payable per Dependent Child	\$15,000
Out of Pocket Expenses Benefit	\$200
Benefit Period	104 Weeks
Funeral Expenses Benefit	\$11,500
Trauma Counselling Benefit	\$20,000

Sydney

Melbourne

Brisbane

Perth

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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

Client Specific Endorsements

AMENDED DEATH AND CAPITAL BENEFITS

The Death and Capital Benefits Insured Events shall read as follows and not as stated in the Policy Wording:

- Death 100%
- Permanent Total Disablement 100%
- Paraplegia/Quadriplegia 100%
- Permanent and incurable paralysis of all limbs 100%
- Permanent and incurable insanity 100%
- Permanent total loss of sight in:
 - a. Both eyes 100%
 - b. One (1) eye 100%
- Permanent total Loss of Use of:
 - a. Two (2) limbs 100%
 - b. One (1) limb 100%
- Permanent total Loss of Use of:
 - a. The lens in both eyes 100%
 - b. Hearing in both ears 100%
- Permanent total Loss of Use four fingers and thumb of either hand 80%
- Permanent total Loss of Use of four fingers of either hand 50%
- Permanent total Loss of Use of:
 - a. The lens in one (1) eye 70%
 - b. Hearing in one (1) ear 50%
- Burns:
 - a. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body 80%
 - b. Second degree burns and/or resultant disfigurement which covers more than 40% of the entire external body 25%
- Permanent total Loss of Use of one thumb of either hand:
 - a. both joints 30%
 - b. one (1) joint 15%
- Permanent total Loss of Use of fingers of either hand:
 - a. three (3) joints 10%
 - b. two (2) joints 8%
 - c. one (1) joint 5%
- Permanent total Loss of Use of toes of either foot:
 - a. all – one (1) foot 15%
 - b. great - both joints 5%
 - c. great – one (1) joint 3%
 - d. other than great, each toe 1%
- Fractured leg or patella with established non-union 10%
- Shortening of leg by at least 5cm 7.5%

Client Specific Endorsements

AMENDED BROKEN / FRACTURED BONES BENEFITS

The Broken / Fractured Bones Benefits Insured Events shall read as follows and not as stated in the Policy Wording:

- Neck, skull or spine 100%
- Pelvis girdle (Hip bone) 75%
- Jaw, leg, ankle, kneecap 50%
- Shoulder blade, cheek 30%
- Collar bone, nose 20%
- Upper arm, forearm, elbow, wrist 10%
- Hand, foot 5%
- Ribs 5%
- Finger, thumb, toe 2.5%

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Additional 5% for non-union of any breaks.

Difference in Conditions

If the Benefits, Definitions, General Conditions and Limitations, or General Exclusions of this Policy is any less either in part or in full than those provided under Voluntary Workers Policy 5559720 held by the Insured for the previous policy that this Policy replaces, then this Policy is extended to provide cover on the same basis as the previous Policy for that part of the loss that is not covered by this Policy. This Difference in Conditions Endorsement is only applicable for twelve (12) consecutive months from the inception date of the first Period of Insurance of this Policy and at the end of this period the Difference in Conditions endorsement shall no longer apply.

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.