

SCHEDULE OF COVER Personal Accident

OUR REFERENCE 10110069

INSURED Sports Aviation Federation of Australia & Hang Gliding Federation of Australia Inc

BUSINESS OF INSURED Sporting body responsible for the administration of the hang gliding, paragliding and weightshift microlights regulations as provided by the Civil Aviation Safety Authority (CASA) of Australia. Classroom based; pilot training, instructor certification and provision of flight training facilities. General administration. Club meetings and gatherings. Commercial property owners and/or occupiers of clubrooms and offices.

PERIOD OF INSURANCE 30/06/19 to 30/06/20 At 4pm Local Time

INSURED PERSONS - GROUP PERSONAL ACCIDENT COVER Sports Aviation Federation of Australia (SAFA) Hang Gliding Federation of Australia Inc

All club directors, committee members and voluntary workers of the insured, aged under 85 years.

SCOPE OF COVER:
Whilst on voluntary work for and on behalf of the insured including direct travel.

BENEFITS

SCHEDULE OF BENEFITS

Aggregate Limit of Liability \$1,500,000

Benefit	Benefits Amount per insured Person
Section 1 - Lump Sum Benefits Accidental Death and Disablement - Insured Events 1 to 25	\$150,000
Section 2 - Surgical Lump Sum Benefits Injury resulting in Surgery	\$20,000
Section 3 Weekly Benefits Injury Percentage of Salary Excess Period (Days) Benefit Period (Weeks)	\$1,500 85% 7 104
Section 4 Fractured bones Benefits - Injury	\$3,000
Section 5 Dental Benefits - Injury	\$500

Section 6 - Additional benefits under the policy	
Non Medicare Medical Expenses	\$1,500
Excess	\$50
Domestic Home Help - 100% of expenses to a maximum of	\$500 per week
Excess	7 days
Benefit period	26 weeks
Student Education	
Assistance - 100% of expenses to a maximum of	\$500 per week
Excess	7 days
Benefit period	26 weeks
Transport to and from	
work benefit - \$25 per day for a maximum of	12 weeks
Reimbursement of professional or membership fees	
\$250 per membership for a maximum of	2 memberships
Escalation benefit	
Weekly benefit increase after 12 months)	5% compound
Return to work assistance	\$5,000
Twelve (12) weeks guaranteed payment	Included
Exposure to the elements	Included
Disappearance	Included

GEOGRAPHICAL LIMITS Australia wide except where otherwise limited in the policy

POLICY WORDING DUAL Voluntary Workers Insurance Policy Wording VWPDSV516

INSURER	Policy No.	Proportion %
Dual Australia Pty Ltd Level 4 332 Kent Street SYDNEY NSW 2000	PVW/0/236589/19/K2	100.0000
As Agent For :		
Certain Underwriters at Lloyds of London 100.0000 %		

ENDORSEMENTS

- 0 **Territorial Limits and Several Liability Endorsement**
- 1 **Client Specific Endorsement**

Territorial Limits and Several Liability Endorsement

General definitions under the policy
It is hereby noted and agreed the definition of we/our/us shall read as follows and not as stated in the policy wording.
We/our/us means DUAL Australia Pty Ltd (ACN 107 553 257) as agent of the Underwriters.

General Provisions under the Policy

It is hereby noted and agreed General Provisions under the Policy 8. Territorial Limits and 9. Several Liability of Underwriters are included to the policy.

8. Territorial Limits

Australia wide except where otherwise limited in the policy.

9. Several Liability of Underwriters

The obligations of our subscribing Underwriters, where there is more than

one Underwriter subscribing to the policy, are several and not joint and are limited solely to the extent of their individual subscriptions. No subscribing Underwriter is responsible for the subscription of any cosubscribing

Underwriter who, for any reason, does not satisfy all or part of its obligations.

Lloyds/AFCA Contact Information Endorsement

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyds Australia address is amended to the following:

Lloyds Australia Limited

Level 9

1 OConnell Street

Sydney NSW 2000

Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority

Post: GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

Client Specific Endorsement

Endorsement details:

Insured Person(s)

It is noted and agreed that the definition of Insured Person(s) shall read

as follows and not as stated in the policy schedule:

All elected board members, committee members, invited officials, elected committee members and voluntary workers of the insured.

In all other respects this policy remains unaltered.

SPECIAL NOTE

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.

OUR REMUNERATION

We will receive commission from the insurer identified above of \$155.93 inclusive of GST.

COOLING OFF PERIOD

If you decide that you do not require the insurance policy we have recommended, you have 14 days (or longer if the insurer allows it) from the earlier of the date you receive confirmation of the insurance contract and the date it was arranged, to change your mind. Check the



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Product Disclosure Statement and/or the product issuer's Policy Wording for details. If you do not want the insurance, you must tell us in writing that you wish to return the insurance contract and have the premium refunded.

If you do so the insurance contract will be terminated from the time your insurer was notified. The insurer may retain its reasonable administration and transaction costs and a short-term premium.

You cannot return the contract of insurance if it has already expired or if you have made a claim against it.

IMPORTANT NOTICE

You should refer to the Product Disclosure Statement which contains information about this particular financial product to help you make an informed decision in regard to this product.