



**INSURER
COVERAGE SUMMARY**

INSURER:	CLIENT:	28.02.17
Accident & Health International U/wtg P/L	Australian Education Union ACT Branch	

CLASS OF RISK:	PERIOD OF INSURANCE:
Journey Protection	From: 1st January 2017 To : 1st January 2018
Policy No : 0038573	Our Ref : GGI SYD A6491 0080876/014

COVERAGE SUMMARY This is a summary of the coverage. Please advise immediately should you not agree with any part of this summary.

INSURED : Australian Education Union ACT Branch and/or
Subsidiary Companies and/or those acquired
and/or incorporated during the period of
insurance for their respective rights and
interests.

INSURED PERSONS : All employees and fully paid-up financial members
of the Insured.
- Number of Employees: 15
- Number of Members : 3,615

SCOPE OF COVER : The coverage afforded by this policy shall only
apply whilst an Insured Person is travelling
directly between the boundaries of their place of
residence and place of business for the purposes
of starting or ending their days work and
provided no cover is granted by Workers
Compensation or the Traffic Accidents Act or
equivalent.

TERRITORIAL LIMITS : Worldwide

BENEFITS : Death & Capital Benefits \$100,000

Temporary Total Disabelemt

Weekly Benefit Accident \$2,000

Maximum % payable under benefit 85%

Deferral Period 14 Days

Maximum Benefit Period (refer wording) 104 weeks

Temporary Total Disablement

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Weekly Benefit (Sickness)	Not Insured
Broken Bones Benefit	\$3,000
Injury Resulting from Loss of Teeth or Dental Procedures	\$2,000
- Max per tooth	\$ 250
Vocational Rehabilitation Benefit	\$3,000
Monthly Benefit	\$ 500
Payable for a Maximum period of	6 Months
Modification Benefit	\$10,000
Maximum % of expenses under this benefit	80%

AGE LIMIT : 18 to 75 years (sub-limits may apply)

AGGREGATE LIMIT : \$3,500,000

EXCESS PERIOD : In respect of Weekly Injury Benefits, 14 days or
the exhaustion of sick leave benefits, whichever
is the greater

BENEFIT PERIOD : Aged 18 to 65 years inclusive 104 weeks
Aged 66 to 70 years inclusive 52 weeks
Aged 71 to 75 years inclusive 26 weeks

POLICY WORDING : Accident and Health International Underwriting
Pty Ltd (AHI), on behalf of CGU Insurance
Limited - AHI GPAS L PDS 1-7-2015

ADDITIONAL EXCLUSIONS OR ENDORSEMENTS

EXCESS PERIOD: In respect of Weekly Injury Benefits, 14 days or the
exhaustion of sick leave benefits, whichever is the greater

BENEFIT PERIOD:

Aged 18 to 65 years inclusive 104 weeks
Aged 66 to 70 years inclusive 52 weeks
Aged 71 to 75 years inclusive 26 weeks

INJURY RESULTING FROM FRACTURED BONES (EVENT 22):

a. Neck or spine (full break)	\$3,000
b. Hip, pelvis	\$ 750
c. Skull, shoulder blade	\$ 300
d. Collar bone, upper leg	\$ 300
e. Upper arm, kneecap, forearm, elbow	\$ 225
f. Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$ 150
g. Ribs	\$ 150

h.Finger, thumb, toe \$ 75
Maximum amount payable \$3,000

INJURY RESULTING FROM LOSS OF TEETH OR DENTAL PROCEDURES:

This Policy is extended to include the following benefit:

We will pay the amount shown in the Schedule for the loss of a tooth or teeth caused solely by Injury that is covered by this policy provided the loss of the tooth or teeth occurs within twelve (12) calendar months from the date of the Injury which causes the loss and the loss is to permanent or second teeth. Permanent or second teeth will not include milk or first teeth, dentures or dental fillings.

Maximum amount payable any one tooth \$250

Maximum amount payable any one policy period \$2,000

ADDITIONAL EXCLUSIONS OR ENDORSEMENTS :

It is hereby declared and agreed that Insured Persons without dependants shall be limited to \$50,000 with respect to Capital Event Benefit 1 Accidental Loss of Life (dependant means a spouse/de facto, child, mother, father, brother or sister who is mainly dependant for support on the Insured person at the date compensation becomes payable).

It is hereby declared and agreed exclusion 3 is deleted from the Policy and replaced with the following: No Compensation is payable under this policy for any event resulting from taking part in or training for any sporting or theatrical activity other than walking or running.

WORKERS COMPENSATION TOP UP:

The benefits provided in the Policy shall be payable only when an insured person is in receipt of Workers Compensation benefits under any ordinance or other legislation having similar effect. It is hereby declared and agreed Transport Accident Commission Top Up benefits are payable under this Policy.

FUNERAL EXPENSES:

It is hereby declared and agreed that in the event of an Insured Person suffers an Injury causing accidental loss of life during the policy period and within the scope of cover and subject to the terms, conditions and exclusions of the policy, a benefit will be paid towards the reasonable costs of a funeral for the deceased Insured Person up to the maximum benefit amount of \$5,000.

MODIFICATION BENEFIT:

If an Insured Person sustains an injury for which a benefit is paid under Events 2 or 3, we will pay for costs necessarily incurred to modify the insured person's home and/or motor vehicle, and/or motor vehicle, and/or costs associated with relocating the insured person to a more suitable home, provided that medical evidence is given to us from a doctor certifying the modification and/or relocation is necessary. The Maximum amount payable for this benefit is \$5,000

POLICY CONDITIONS : Refer to Policy Document for details of

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Terms, Conditions and Exclusions.

INSURER/INTERMEDIARY	POLICY NUMBER	PROPORTION
Accident & Health International U/wtg P/	0038573	100.0000%
* SUPPORTING INSURERS		
- CGU Insurance	100.0000%	