

ABN: 26053335952  
AFS Licence No: 238261  
Email: [acchealth@acchealth.com.au](mailto:acchealth@acchealth.com.au)  
Website: [www.acchealth.com.au](http://www.acchealth.com.au)  
Freecall: 1800 618 700  
Freefax: 1800 618 755



## POLICY SCHEDULE

<b>Policy Type:</b>	Voluntary Workers
<b>Policy Number:</b>	0009779
<b>Insured:</b>	The Gliding Federation of Australia Incorporation
<b>Insured Persons:</b>	Up to 100 Executive Members, Councillors, Committee Members, Regional Technical Officers, International Teams and National Competition Committees and other appointed Officials of the Insured
<b>Period of Insurance:</b>	Inception: 30/04/2018 at 4:00 pm (local standard time in Brisbane) Expiry: 30/04/2019 at 4:00 pm (local standard time in Brisbane)
<b>Arrangement Date:</b>	30/04/2018
<b>Broker:</b>	Aviation Insurance Brokers of Australia Pty Ltd
<b>Policy Wording:</b>	VWGPA PDS/WRD 01/14 ST
<b>Scope of Cover:</b>	The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including direct uninterrupted travel to and from such voluntary work.
<b>Territorial Limits:</b>	Australia Wide

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## SCHEDULE OF BENEFITS

<b>Aggregate Limit of Liability</b>	<b>\$1,000,000</b>
<b>Age Limit (sub-limits may apply)</b>	<b>80</b>

Section	Maximum Benefits Payable Each Insured Person
<b>Death and Capital Benefits</b>	<b>\$50,000</b>
<b>Temporary Total Disablement Weekly Benefit (Accident)</b>	<b>\$500</b>
Maximum % of salary payable under this benefit:	85%
Deferral period	7 Days
Maximum Benefit Period (refer wording)	104 Weeks
Benefit Period ages 60 - 65	52 Weeks
Benefit Period ages 66 - 70	26 Weeks
Benefit Period ages 71 - 80	Nil
<b>Broken Bones Benefit</b>	<b>\$2,000</b>
<b>Non Medicare Medical Expenses</b>	<b>\$1,000</b>
Maximum % of expenses payable under this benefit:	85%
Excess	\$50
<b>Student Tutorial Benefits</b>	<b>\$500</b>
Maximum % of expenses payable under this benefit:	100%
Deferral period	7 Days
Maximum Benefit Period (refer wording)	26 Weeks
<b>Domestic Help</b>	<b>\$500</b>
Maximum % of expenses payable under this benefit:	100%
Deferral period	7 Days
Maximum Benefit Period (refer wording)	26 Weeks

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

**Melbourne**  
 Suite 1507, Exchange Tower  
 530 Lt Collins Street  
 Melbourne AUSTRALIA 3000  
 T: 1800 618 700  
 F: 1800 618 755

**Perth**  
 Level 8  
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 T: 1800 618 700  
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**Sydney**  
 Level 4, 33 York Street  
 GPO Box 4213, SYDNEY NSW 2001  
 Sydney AUSTRALIA 2000  
 T: 1800 618 700  
 F: 1800 618 755

**Brisbane**  
 Level 24  
 300 Queen Street  
 Brisbane AUSTRALIA 4000  
 T: 1800 618 700  
 F: 1800 618 755

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## Supplementary Product Disclosure Statement

### Changes to your PDS

#### Your PDS is amended by the following:

This section of the Supplementary Product Disclosure Statement (SPDS) is dated 28 December 2015 and applies to change the Product Disclosure Statement (PDS) for a policy to the extent it relates to an eligible product taken out for the first time, or with a renewal effective date, on or after 28 December 2015. Specifically your PDS is amended by the deletion of the Duty of Disclosure notice.

This section of the Supplementary Product Disclosure Statement (Supplementary PDS) is dated 01 August 2017 and will apply to any policies taken out, or renewed, on or after this date.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable Supplementary Product Disclosure Statements.

#### **Change 1:** Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU)".

#### **Change 2:** Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance (CGU)".

#### **Removal of General Exclusion.**

If this policy contains a "General Exclusion" in relation to the Insured Person suffering directly or indirectly from "any psychiatric or psychological disorder, stress, stress-related disorders, including, but not limited to depression, stress, anxiety or any psychosomatic, psychotic, mental or nervous disorder" then that General Exclusion is deleted in its entirety.

All other terms, conditions and exclusions of this policy remain unaltered.

Insurer  
Insurance Australia Limited  
ABN 11 000 016 722 AFSL 227681  
trading as CGU Insurance