

Policy Schedule

Class of Business

Group Journey Injury Insurance

Policy Number

78 2218821 ZAH

The Insured

Community & Public Sector Union (PSU Group); Shared Advantage Limited; CSIRO Staff Association *including subsidiary companies for their respective rights, interests and liabilities to the extent that they are not more specifically insured.*

Insured Persons

Category A: All fully paid-up *financial members* of the *insured* with *dependants*

Category B: All fully paid-up *financial members* of the *insured* without *dependants*

Scope of Cover

Category A&B: Coverage under this policy shall apply whilst an insured person is engaged in a journey undertaken during the course of their employment which entitles them to membership with the insured for the purpose of attending to or returning from work. Such cover shall commence from the time the insured person undertakes direct travel from and ceases upon arrival at either their normal residence or place of employment, whichever is their destination. Coverage extends to include activities undertaken during lunchtimes and meal breaks. Coverage also extends to include travel to and from an educational institution to undertake study relevant to the Insured Person's occupation. Cover is granted provided that no entitlement to claim exists under any relevant Workers Compensation or statutory legislation, Traffic Accident Act or equivalent whether exercised or not.

Period of Insurance

From 4pm on the 30th June 2016 until 4pm on the 30th June 2017

Territorial Limits

Australia

Basis of Premium Adjustment

Annual Declaration

Limit of Liability

\$ 5,000,000

any one period of insurance

\$ Not Insured

any air travel in an aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific routes

Section 1: Personal Accident & Sickness

a. Accidental Death and Capital Benefits

Insured Category	Sum Insured
Category A	\$ 100,000
Category B	\$ 50,000

b. Weekly Injury

Insured Category	% of Salary	Sum Insured	Excess Period	Benefit Period
Category A & B	85%	<i>up to</i> \$ 2,000 <i>per week</i>	14 <i>days</i> or upon exhaustion of sick leave entitlements, whichever is the greater.	Aged 0-65: 104 <i>weeks</i> Aged 66 to 70: 52 <i>weeks</i> Aged 71-85: 26 <i>weeks</i>

c. Injury Resulting in Fractured Bones

Insured Category	Sum Insured
Category A & B	\$ 3,000

d. Injury Resulting in Loss of Teeth or Dental Procedures

Insured Category	Sum Insured
Category A & B	\$ 1,000

Conditions

Standard Zurich Australian Insurance Limited Group Journey Injury Insurance Policy PCUS-101562-2015. The limitations, exclusions, definitions and conditions specified in the named Policy apply, except to the extent it is hereby modified by the following endorsement(s), which are shown in full on the Endorsement Schedule.

- Additional Policy Definition
- Sporting Injuries
- Transport Accident Commission
- Policy Conditions
- Personal Vehicle Excess Waiver
- Funeral
- DIC/DIL
- Restricted Foreign Jurisdictions
- Members Seconded Overseas

Issued

at Perth on 19 August 2016

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Zurich Australian Insurance Limited

A.B.N. 13 000 296 640

Endorsement Schedule

With effect from 30th June 2016 at 4:00pm, this Policy is endorsed as follows provided always that the Limits of Liability specified in the Schedule shall apply inclusive of these Endorsements and except to the extent which it is hereby modified the Limitations, Exclusions, Definitions and Conditions of the Policy apply:

1. Additional Policy Definition

Dependent

Dependant means the *insured persons* spouse/partner, child, mother, father, brother or sister who are primarily dependant on the *insured person* for maintenance and support at the date compensation becomes payable.

For the purpose of this endorsement a spouse/partner shall mean a person who is married to the *insured person* or a partner of an *insured person* who has been co-habiting with the *insured person* for a period of at least three continuous months.

2. Sporting Injuries

No compensation is payable under this Policy for any event resulting from taking part in or training for any sporting activities.

3. Transport Accident Commission

The amount of any benefit payable for *temporary total disablement* or *temporary partial disablement* will be reduced by the amount of any periodic compensation benefits payable under Transport Accident Commission so that the total amount of any such benefit or entitlement and benefits payable under this *policy* shall not exceed the percentage of *salary* stated in the *schedule* and/or the actual *salary* of the *insured person*.

4. Policy Conditions

Policy Condition 3 – Payment of Benefits

It is hereby declared and agreed that policy condition 3 is deleted in its entirety and replaced as follows;

All benefits for *temporary total disablement* and *temporary partial disablement*, with the exception of cover provided under 5. 'Guaranteed Payment' above, will be payable in accordance with the following;

- a) Monthly in Arrears; or
- b) Where a valid medical certificate from a *medical practitioner* certifies that the period of *temporary total disablement* or *temporary partial disablement* will be greater than or equal to two continuous weeks, benefits will be payable fortnightly in advance. Notwithstanding the above should a insured person return to work on either a part-time or full time basis during the period of advance payment, any overpayment will be;
 - i. Repaid to Zurich within 7 business days, should the *insured person* have returned to work on a full time basis
 - ii. Deducted from the following payment entitlement

5. Personal Vehicle Excess Waiver

In the event of a valid claim under section 1 – Personal Accident where an insured person has been involved in a vehicular accident and suffers:

1. damage to their personal motor vehicle, we will reimburse the *insured person*, following payment of their prescribed excess, for:
 - (a) the prescribed excess paid under the *insured person's* comprehensive motor vehicle policy of insurance relative to the loss or damage to the *insured person's* personal motor vehicle and which is not legally recoverable from any other source
 - (b) the actual costs paid for any repairs to the vehicle should they be less than the prescribed excess applicable under the *insured person's* comprehensive motor vehicle policy of insurance relative to the damage to the *insured person's* personal motor vehicle and which is not legally recoverable from any other source;
 - (c) any substantial cumulative loss of any no claim allowance not otherwise recoverable occurring as a result of the loss or damage to the *insured person's* personal motor vehicle; or

The maximum amount we will pay in respect to any one event involving an *insured person's* personal motor vehicle is up to;

- (i) \$ 1,000 for (a) and (b) above as a combined maximum limit; and
- (ii) \$ 500 for (c), in addition to any claims made under (a) and/or (b).

Conditions

In the event of a claim with respect to an *insured person's* personal motor vehicle, the *insured person* must supply us with:

1. receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the *insured person's* personal motor vehicle; and
2. a letter from the *insured person's* motor vehicle insurer stating the amount of the excess paid and the dollar amount of any no claim bonus forfeited (stating that the no claim bonus has dropped from e.g. 60% to 40% is insufficient. The actual amount of money involved is also required including a copy of the last insurance renewal notice applicable to the *insured person*).

Exclusions

In addition to the General Exclusions Applying to All Sections on page 13 of the policy wording we will not be liable for any claims arising from:

1. any use of the *insured person's* personal motor vehicle that is in violation of the terms of the applicable comprehensive motor vehicle insurance policy;
2. the *insured person* being in charge of their personal motor vehicle whilst under the influence of alcohol or a drug not prescribed by and taken in accordance with instruction by a *medical practitioner*; or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;
3. the illegal or criminal use of a *insured person's* personal motor vehicle by *you* or an *insured person*;
4. the use of the an *insured person's* personal motor vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
5. Any vehicle that is not comprehensively insured.

6. Funeral

In the event that an *insured person* suffers an *accidental death* during a *journey*, we will reimburse expenses up to a maximum of \$10,000 for the *insured person's* funeral, burial or cremation or costs (excluding funeral and interment costs) incurred in transporting the *insured person's* body or ashes and personal effects back to a place nominated by the legal representative of the *insured person's* estate.

7. DIC/ DIL

It is hereby declared and agreed that Zurich Australian Insurance Limited guarantees to provide as a minimum no less cover in conditions and limits than the existed under the expiring Community & Public Sector Union Group Journey Injury policy number AHPL-000-7765 through Wesfarmers General Insurance T/As Lumley Insurance which expired at 4pm on 30th June 2013.

8. Restricted foreign jurisdictions

With respect to an Insured Person whose Country of Residence is a Restricted Foreign Jurisdiction:

- (a) Benefits will only be payable to the Insured Person by the insurer of and in accordance with the terms of the International Program Policy for that Country of Residence (if any);
- (b) We will indemnify You [in Australia] in respect of benefits described in the Cover Sections of this Policy, but only by way of reimbursement of and to the extent that You have provided such benefits to or in respect of the Insured Person.

In this endorsement:

Foreign Jurisdiction means any jurisdiction other than Australia.

International Program Policy means the policy(ies) to be issued in the following countries for this product:

- Nil

Restricted Foreign Jurisdiction means any foreign jurisdiction where local risks cannot be covered by an overseas insurer not licensed in the jurisdiction.

9. Members Seconded Overseas

It is hereby noted and agreed that this policy is extended to cover *insured persons* who are seconded overseas for a period of up to two (2) years.

In all other respects the Policy remains unaltered.