

# COMMUNITY UNDERWRITING P & C ESSENTIALS INSURANCE PACKAGE



Policy schedule attaching to and forming part of Master Policy No COM011000. The Schedule and the Policy shall be read together as one document. A Master Policy shares limits between members of the program with the limits specified on the schedule below.

**NAME OF INSURED:** including Voluntary Sub-Committees and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities. (Please note that the Master Policy includes cover for other members of the Program and some aggregate limits are shared by all members).

**BUSINESS DESCRIPTION:** All activities of the Parents and Citizens Association formed for the benefit of the pupils of the school including but not limited to fund raising, operation and management of canteen facilities and uniform shops, providing assistance and resources for both formal and informal school activities and events, promotion of the school, participation in school repairs and maintenance, property owners and occupiers and all associated activities.

Provision and/or management of before and after hours child care (OOSH) and vacation care is only covered by this Policy if an additional premium has been paid and the cover is specifically noted in the Schedule.

**PERIOD OF INSURANCE:** From: 4:00pm 01/08/2019 (Australian Eastern Standard Time)  
To: 4:00pm 01/08/2020 (Australian Eastern Standard Time)

<b>VOLUNTARY WORKERS PERSONAL ACCIDENT</b>	(Voluntary Workers Personal Accident Policy CUW PA 0419)
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**Insurer:** Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd

**Covering:** Death, injury or disability caused by an injury while Insured Persons are performing authorized voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording.

Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.

<b>Sums Insured:</b>	<b>Section 1: Capital Benefits</b>	\$100,000
	<b>Age Limits</b>	
	0 – 18 years	\$25,000
	Between 18 - 75 years	\$100,000
	75 + years	\$40,000
	<b>Section 2: Loss of Earnings Benefit</b>	
	Weekly Benefit	\$500
	Benefit Period	104 weeks
	<b>Excess</b>	<b>14 Days</b>
	<b>Section 3: Additional Benefits</b>	
	1. Modification Expenses up to a maximum	\$15,000
	2. Funeral Expenses up to a maximum	\$10,000
	3. Home Help (maximum 52 weeks)	500 per week
	4. Non Medicare Medical Costs	\$10,000

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	5. Rehabilitation up to a maximum	\$5,000
	6. Broken Bones Capital Benefits up to a maximum \$10,000	
	7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage / premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma)	As per Policy
<b>Limit of Liability:</b>	Limit of Liability In The Aggregate per Association	\$1,000,000
<b>Insured Benefits:</b>	Voluntary workers with part time / casual employment (including school children) will be treated as persons engaged in an occupation Please refer to Master Policy for full list of benefits.	