

# Community Underwriting Agency Not for Profit Voluntary Workers Personal Accident Policy

## Quick Reference Guide for Changes to Policy Wording



**Community**  
Underwriting

Making a real difference to the way  
insurance is provided to the Not for  
Profit sector

This Quick Reference Guide has been prepared to provide a snapshot of the changes that have been made to our new wording in comparison to our previous Voluntary Workers Personal Accident Insurance Policy. The new wording is effective for all new business and renewals attaching on or after 30 May 2015.

The information provided is intended as a summary guide only. Please review the entire policy wording for full details of the coverage provided along with the relevant extensions, definitions, conditions and exclusions.

Document Section:	New:	Old:
Identification Number	CUW PA 0419	CUW PA 0615
<b>Important Information</b>		
Insurer's AFSL	240816 - correcting error	2401816
<b>Insuring Clause 2 - Loss of Earnings Benefits</b>		
2.1. Loss of Earnings Benefits	Clarifying that the coverage is up to 85% of the Earnings of an Insured Person or the Weekly Benefit, whichever is the lesser	
<b>Insuring Clause 3 - Additional Policy Benefits</b>		
3.4 Home Help	<ul style="list-style-type: none"> <li>Applies to volunteers irrespective of employment status</li> <li>Applies irrespective of Loss of Earnings Benefit</li> <li>Additional Benefit if an immediate family member needs to stop employment to be a carer</li> </ul>	<ul style="list-style-type: none"> <li>Required Insured Person not to be employed</li> <li>Did not apply if Loss of Earnings Benefit was paid</li> <li>No previous benefit</li> </ul>
3.5 Non Medicare Medical Costs	Includes naturopathic treatment	Not specifically defined or included
3.7 Out of Pocket Expenses	Includes ride share expenses	Not specifically defined or included
3.14 Workplace Assault or Trauma	Includes an injury as a result of an unprovoked attack	Not previously included
3.15 Accidental HIV Infection	New additional benefit	Not previously included
3.16 Education Fund	New additional benefit	Not previously included
3.17 Bed Care	New additional benefit	Not previously included
3.18 Corporate Image Protection	New additional benefit	Not previously included
<b>Optional Extensions</b>		
4.2 Inclusion of Training Program Participants	Ability to extend coverage to unpaid participants in training programs or unpaid employment services	Not previously provided

## Definitions

"Dependent Children"	Includes step or legally adopted children	Not specifically defined or included
"Injury"	Travel coverage allows for minor deviations or interruptions which in no way increase the risk of injury	Not specifically defined or included

## Additional Information

External Dispute Resolution Scheme	Australian Financial Complaints Authority (AFCA)	Financial Ombudsman Service (FOS)
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