

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 VWPA Insurance Policy. The new wording is effective for all new business and renewals attaching on or after 1 February 2024 and includes enhancements to the previous wording, changes to clarify intent and remove ambiguity and implements recommendations made after a legal review for any potential Unfair Contract Terms (UCT).

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 0224	CUW PA 0521
Part A : Important Information and Product Disclosure Statement		
Duty not to misrepresent	New wording as a defined Consumer Insurance Contract	Duty of Disclosure
Cover	Removed reference to travelling by air	but not while travelling by air.
Insuring Clauses		
Insuring Clauses 1. Capital Benefits	35 amended to include Events 8 to 34	Events 8 to 33
Capital Benefits 1.1	Amended to require a 3rd medical professional only if there is a dispute between the first 2	A maximum of three medical professionals may be required
3.2 Modification Expenses	<ul style="list-style-type: none"> costs reasonably necessarily Including work premises Changing to more suitable Changing to recommended 	<ul style="list-style-type: none"> costs necessarily incurred home or motor vehicles suitable prescribed
3.4 Home Help	<p>We will indemnify them for the reasonably necessary costs incurred</p> <p>...where a Medical Professional has certified that they are reasonably necessary for the recovery of the Insured Person (UCT)</p>	<p>We will indemnify them for the actual and reasonable costs necessarily incurred</p> <p>...where a Medical Professional has certified that they are required as being necessary for the recovery of the Insured Person</p>

Document Section:	New:	Old:
3.5 Non Medicare Costs	a.Ambulance Services has been capitalised to match new definition	not capitalised or defined
3.6 3.6 Rehabilitation or Return to Work Assistance	...provided that We agree (acting reasonably)	...provided that We agree
3.13 Remote Accommodation and Transport	...as a patient of a hospital or medical facility in Australia	...as a patient of a hospital or medical facility
3.15 Accidental HIV Infection	then subject to no other benefit being payable under this Policy in respect of the same Illness, We will pay to the Insured Person an amount of \$10,000. ii. any event which a reasonable person would know is likely to lead to a positive diagnosis of HIV is reported to Us as soon as practicable iii. clause removed	then subject to no other benefit being payable under this Policy, We will pay to the Insured Person an amount of \$10,000 ii. any event likely to lead to a positive diagnosis of HIV is reported to Us iii. ...No benefit will be payable if the Insured Person fails to comply with or provide the required level of proof.
3.18 Corporate Image Protection	Provided that where an Insured has also arranged an association liability policy with Community Underwriting Agency, the benefit provided under this Policy will not be payable if a valid claim has been accepted under Insuring Clause 1.1.7 Crisis Consultancy Expenses of that association liability policy.	Provided that: a. You must provide Us with a signed undertaking that any amount paid to You under this benefit will be repaid to Us if it is later found that a valid claim did not or will not eventuate; and b. Where an Insured has also arranged an association liability policy with Community Underwriting Agency, the benefit provided under this Policy will not be payable if a valid claim has been accepted under Insuring Clause 1.1.7 Crisis Consultancy Expenses of that policy.
3.19 Childcare	New benefit providing \$10,000 childcare benefit following entitlement to a Capital Benefit.	Not included

Definitions		
Ambulance Services	Inclusion of a broad definition	No previous definition
Dependent Children	Broadening definition of training organisation	More restricted definition
Illness	Clarifying definition of illness and providing write back for treatment rendered necessary by any Injury.	No write back following any Injury
Insured Person c	Including board members or office bearers that are paid to act in that position	No previous definition

Document Section:	New:	Old:
Exclusions		
Hernia	Exclusion removed	Excluded
Riot / Criminal Acts	b. Criminal acts or criminal activity in which the Insured Person is participating	b. Criminal acts or criminal activity

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