

**Policy Particulars:**

## **GROUP PERSONAL ACCIDENT & SICKNESS INSURANCE**

**INSURED:** Awards WA Inc.

**POLICY NUMBER:** 2000002130.

**PERIOD OF INSURANCE:** From: 29 March 2018 at 4pm local standard time  
To: 1 April 2019 at 4pm local standard time.  
(both dates inclusive)

**INSURED BUSINESS:** Ignite Youth Award Program.

**POLICY WORDING:** Liberty International Underwriters IU AUS Group Personal Accident and Sickness PDS and Policy Wording.

**OPERATIVE TIME:** As per Schedule of Benefits.

**ENDORSEMENTS:** Nil.

**POLICY BENEFITS:** Schedule of Benefits:

**Category 1 - Insured Persons:** All voluntary workers of the insured only.  
Operative Time: Voluntary workers.

	<b>Benefit Payable/ Sum Insured</b>
Part A Death and Capital Benefits	\$150,000
Part B Fractured Bones	As per Policy
Part C Loss of Income – Weekly Injury Benefit	90% of salary up to \$1,000 Benefit Period - 52 weeks Excess Period - 7 days
Part E Injury – Surgical Benefits Overseas	As per Policy
Part F Sickness – Surgical Benefits Overseas	As per Policy
Part G Dental Injury	As per Policy
Part H Non-Medicare Medical Expenses	90% of expenses up to \$2,500 Excess - \$50

**Category 2 - Insured Persons:** All nominated participants of the Insured.  
Operative Time: Voluntary workers.

	<b>Benefit Payable/ Sum Insured</b>
Part A Death and Capital Benefits	\$100,000
Part B Fractured Bones	As per Policy
Part C Loss of Income – Weekly Injury Benefit	90% of salary up to \$500 Benefit Period - 52 weeks Excess Period - 7 days
Part E Injury – Surgical Benefits Overseas	As per Policy
Part F Sickness – Surgical Benefits Overseas	As per Policy
Part G Dental Injury	As per Policy

Part H Non-Medicare Medical Expenses

90% of expenses up to \$2,500  
Excess - \$50

**Category 3 - Insured Persons:** All salaried staff members of the Insured (1 full-time & 2 part-time).  
Operative Time: Working hours only with journey.

Part A Death and Capital Benefits

Part B Fractured Bones

Part C Loss of Income – Weekly Injury Benefit

Part E Injury – Surgical Benefits Overseas

Part F Sickness – Surgical Benefits Overseas

Part G Dental Injury

**Benefit Payable/**

**Sum Insured**

\$150,000

As per Policy

85% of salary up to \$1000  
Benefit Period - 104 weeks

Excess Period - 7 days

As per Policy

As per Policy

As per Policy

Excess - \$50

**POLICY AGGREGATE LIMITS OF LIABILITY:**

Personal Accident

Any One Occurrence - \$5,000,000  
Non-Scheduled Flying- \$500,000

**INSURER:** Liberty International Underwriters (ABN 086 083 605).