

**Notes:** Group Personal Accident & Sickness Insurance

Policy renewal for: 1 April 2023 to 1 April 2024

# **GROUP PERSONAL ACCIDENT & SICKNESS INSURANCE**

**INSURED:** Awards WA Incorporated.

**POLICY NUMBER:** 2000002130.

**PERIOD OF INSURANCE:** From: 1 April 2023 at 4.00 pm.  
To: 1 April 2024 at 4.00 pm.

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

**INSURER:** Liberty Mutual Insurance Company T/As Liberty Speciality Markets (ABN: 61086083605).

**POLICY WORDING:** Liberty AUS Group Personal Accident and Sickness Product Disclosure Statement and Policy Wording Nov 2021(a).

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

**ENDORSEMENTS:** Nil.

**BENEFITS:** As per Schedule of Benefits.

**AGGREGATE DEDUCTIBLE APPLY TO THIS RISK:** No.

## **SCHEDULE OF BENEFITS CATEGORY 1**

Insured Persons: All voluntary workers of the insured only.

Operative Time: Voluntary workers.

### **SECTION**

**PART A** Death and Capital Benefits

**PART B** Fractured Bones

**PART C** Loss of Income – Weekly Injury Benefit

**PART D** Loss of Income – Weekly Sickness Benefit

**PART E** Injury – Surgical Benefits Overseas

### **BENEFIT PAYABLE/SUM INSURED**

\$150,000

\$5,000

90% of salary up to \$1,000

Benefit Period - 52 weeks

Excess Period - 7 days

Not Insured

As per Policy

<b>PART F</b> Sickness – Surgical Benefits Overseas	Not Insured
<b>PART G</b> Dental Injury	As per Policy
<b>PART H</b> Non Medicare Medical Expenses	90% of expenses up to \$2,500 Excess -\$50

## **SCHEDULE OF BENEFITS CATEGORY 2**

Insured Persons: All nominated participants of the Insured.

Operative Time: Voluntary workers.

### **SECTION**

<b>PART A</b> Death and Capital Benefits	<b><u>BENEFIT PAYABLE/SUM INSURED</u></b> \$100,000
<b>PART B</b> Fractured Bones	\$5,000
<b>PART C</b> Loss of Income - Weekly Injury Benefit	90% of salary up to \$500 Benefit Period - 52 weeks Excess Period - 7 days
<b>PART D</b> Loss of Income – Weekly Sickness Benefit	Not Insured
<b>PART E</b> Injury - Surgical Benefits Overseas	As per Policy
<b>PART F</b> Sickness - Surgical Benefits Overseas	Not Insured
<b>PART G</b> Dental Injury	As per Policy
<b>PART H</b> Non Medicare Medical Expenses	90% of expenses up to \$2,500 Excess - \$50

## **SCHEDULE OF BENEFITS CATEGORY 3**

Insured Persons: All salaried staff members of the Insured (1 full-time & 2 part-time).

Operative Time: Working hours only with journey.

### **SECTION**

<b>PART A</b> Death and Capital Benefits	<b><u>BENEFIT PAYABLE/SUM INSURED</u></b> \$150,000
<b>PART B</b> Fractured Bones	\$5,000
<b>PART C</b> Loss of Income – Weekly Injury Benefit	85% of salary up to \$1000 Benefit Period - 104 weeks Excess Period - 7 days
<b>PART D</b> Loss of Income – Weekly Sickness Benefit	Not Insured
<b>PART E</b> Injury – Surgical Benefits Overseas	As per Policy
<b>PART F</b> Sickness – Surgical Benefits Overseas	Not Insured
<b>PART G</b> Dental Injury	As per Policy

### **POLICY AGGREGATE LIMITS OF LIABILITY:**

Personal Accident Any One Occurrence - \$5,000,000

Non-Scheduled Flying - \$500,000

### **LIBERTY GROUP PERSONAL ACCIDENT & SICKNESS CONDITIONS**

Liberty reserves its rights for any losses suffered as a result of any non-disclosure or misrepresentation of any information supplied for the purposes of quoting this risk.

Terms are subject to there being no material change to the nature of the risk. We require you to inform us of any material changes to the risk that take place between the time of the provision of the underwriting information used to prepare these Question Terms and the commencement of the Policy.

### **INFORMATION**

Estimated Annual Participants: 700.

Estimated Annual Volunteers: 20 completing 20 hours each per annum.