

## INSURANCE POLICY

**THIS POLICY SCHEDULE** confirms that in return for payment of the Premium, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this **Policy Schedule**.

This **Policy Schedule** should be read in conjunction with the relevant Policy Wording and associated endorsements. You should read the entire **Policy** carefully, including all definitions and, in particular, the exclusions, to ensure that it meets your requirements.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from DUAL Australia Pty Ltd. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration). You should read this **Policy Schedule** carefully and if it is not correct contact DUAL Australia Pty Ltd or your broker. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.



Damien Coates – Chief Executive Officer, DUAL Asia Pacific

DUAL Australia Pty Ltd is an agent underwriting for and on behalf of certain underwriters at Lloyd's. For detail in relation to Lloyd's Ratings, please visit [www.lloyds.com](http://www.lloyds.com) for more information.

DUAL Australia Pty Ltd  
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Part of DUAL International Group

## Voluntary Workers

<b>POLICY NUMBER:</b>	AU00057088-001
<b>POLICYHOLDER:</b>	Sydney Heritage Fleet
<b>INSURANCE PERIOD:</b>	From 4:00pm on 31/03/2024 To 4:00pm on 31/03/2025 Australian local time in the State or Territory where this <b>policy</b> was purchased
<b>INSURED PERSON(S):</b>	All club directors, committee members and <b>voluntary workers</b> of the <b>insured</b> , aged under 95 years
<b>SCOPE OF COVER:</b>	Whilst an <b>insured person</b> is engaged in <b>voluntary work</b> or attending meetings authorised by and under the control of the <b>insured</b> including <b>direct travel</b> to and from such authorised activities.

### SCHEDULE OF BENEFITS:

POLICY LIMITS	
Aggregate Limit of Liability	\$1,000,000
Sublimit of Liability Non Scheduled Flights	\$0
BENEFIT	
BENEFIT AMOUNT PER INSURED PERSON	
<b>Section 1 - Lump Sum Benefits</b>	
Accidental Death and Disablement – Insured Events 1 to 25	\$500,000
<b>Section 2 - Weekly Benefits - Injury</b>	
Percentage of Salary	85%
Excess Period (days)	7
Benefit Period (weeks)	104
<b>Section 3 – Fractured Bones Benefits - Injury</b>	
Section 4 – Dental Benefits - Injury	\$3,000
Section 5 – Additional Benefits	\$250
<b>1. Non Medicare Medical Expenses</b>	
Excess	100% of expenses to a maximum of \$5,000 per week
<b>2. Domestic Home Help</b>	
Excess Period (days)	\$50
Benefit Period (weeks)	100% of expenses to a maximum of \$200 per week
<b>3. Student Education Assistance</b>	
Excess Period (days)	7
Benefit Period (weeks)	26
<b>4. Transport to and from work benefit</b>	
<b>5. Re-imbursment of professional or membership fees</b>	
<b>6. Escalation benefit (weekly benefit increase after 12 months)</b>	
<b>7. Return to work assistance</b>	
<b>8. Twelve (12) weeks guaranteed payment</b>	
<b>9. Exposure to the elements</b>	
<b>10. Disappearance</b>	

<b>11. Funeral Expenses</b>	\$10,000
<b>12. Modification Expenses</b>	Not Included
<b>13. Bed Care Benefit</b>	\$50 per day up to a maximum of thirty (30) consecutive days

## PREMIUM & CHARGES:

Base Premium	\$4,805.00
GST	\$480.50
Stamp Duty	\$0.00
Service Fee	\$250.00
Service Fee GST	\$25.00
<b>TOTAL</b>	<b>\$5,560.50</b>

**POLICY WORDING:** DUAL Australia Voluntary Workers Personal Accident Insurance PDS and Policy Wording 06.21

## ENDORSEMENTS:

### UE00573 DUAL Australia Contact Information Endorsement

It is hereby agreed that the following endorsement has been applied:

Effective 10 January 2022, any reference to DUAL Australia's address is amended to the following:

DUAL Australia Pty Limited  
Level 29, Angel Place, 123 Pitt Street,  
Sydney NSW 2000  
Australia

In all other respects, the policy remains unchanged.

### VW00264 Client Specific Endorsement

#### Cyber Risks Endorsement

Any Benefits for Injury or Sickness caused by or arising out of a Cyber Act or a Cyber Incident are payable, subject to the terms, conditions, limitations and exclusions of this Policy.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

#### Lump Sum BENEFITS

It is hereby noted and confirmed Lump Sum **Benefits Accidental Death – Insured Event 1** and **Insured Events 2-25** are limited to 7 x salary to a maximum of five hundred thousand (\$500,000) dollars.

Where an **insured person** is not in receipt of a **salary** the maximum **benefit** payable for **insured events** 1-25 shall be limited to \$250,000.

## Accommodation and Transport Expenses

If an **insured person** suffers an **injury** during the **insurance period** and whilst engaged on authorised activities, and is admitted as an in-patient of a hospital, which is more than 100 kilometres from the **insured person's** normal place of residence, **we** will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the **injury**, being expenses for the actual and reasonable transport and/or accommodation expenses incurred by their spouse or partner and/or dependent children to travel to or remain with the **insured person** up a maximum of ten thousand (\$10,000) dollars.

## Coma Benefit

If an **insured person** suffers an **injury** during the **insurance period** and whilst engaged on authorised activities, and such **injury** directly causes or results in the **insured person** being in a state of continuous unconsciousness and the **insured person** or their legal representative provide **us** with a **doctor's** certificate that verifies that the direct cause of the continuous unconsciousness was the bodily injury, we will pay the **insured person** or the **insured person's** spouse or partner or their legal representative up to five hundred (\$500) dollars for each week that an **insured person** remains in a state of continuous unconsciousness, subject to a maximum of twenty six (26) weeks.

## Surviving spouse and or dependent children Benefit

If an **insured person** suffers an **accidental death** we will pay the following amounts

1. Surviving spouse \$5,000
2. Dependent children \$5,000 for each dependent child to a maximum aggregate of \$15,000 in total

## Education Fund Benefit

If during the **insurance period** an **insured person** suffers **accidental death**, we will pay fees on behalf of each surviving dependent child per claim to each dependent child's school or university for fees incurred to a maximum of five thousand (\$5,000) dollars.

## Out of Pocket Expenses

If an **insured person** suffers an **injury** during the **insurance period** and whilst engaged on authorised activities, which directly results in otherwise unforeseeable expenses for clothing, medical aids (not including electronic devices) and local transportation for the purpose of seeking medical treatment, we will pay the actual and reasonable costs incurred up to the maximum of five thousand (\$5,000) dollars, provided that those costs are not insured elsewhere under this POLICY, or otherwise applicable to an expense for which a Medicare benefit is payable

## **VW00264:1      Client Specific Endorsement**

### Age Limit Extension (90 years)

It is agreed that the General Provisions number 3 applying to this **policy** shall read as follows and not as stated in the **policy wording**:

### **3. Age Limit**

No cover is provided under the **policy** for **insured events** which occur on or after the date the **insured person** reaches the age of ninety (95).

## Accidental Death – Insured Event 1

It is agreed that **insured event 1 - accidental death** is reduced to \$10,000 for any **insured person** ninety (90) years or greater.

**Permanent Total Disablement – Insured Event 2**

It is agreed that **insured event 2 – permanent total disablement** is deleted for any **insured person** ninety (90) years of age or greater.

Except as otherwise provided in this endorsement, the Insuring Clause and all other policy terms and conditions shall have full force and effect.

**INSURER:** DUAL Australia Pty Limited for and on behalf of certain underwriters at Lloyd's

**UNIQUE MARKET  
REFERENCE:** B0180PA2300509

**DATE ISSUED:** 02/04/2024