



GROUP INJURY & SICKNESS INSURANCE POLICY

COMBINED PRODUCT DISCLOSURE STATEMENT AND POLICY WORDING

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Chartis Australia Insurance Limited (Chartis), ABN 93 004 727 753, AFSL 381686

This document contains your Insurance Policy, Terms, Conditions, Provisos and Exclusions. It is important that you read and understand it and retain it in a safe place.

HOW THIS GROUP INSURANCE IS ARRANGED

This group insurance policy is issued/insured by:

Chartis Australia Insurance Limited (Chartis)
ABN 93 004 727 753
AFSL 381686
Level 12
717 Bourke Street
Docklands Vic 3008

Chartis issues / insures this product pursuant to an Australian Financial Services Licence ('AFSL') granted to us by the Australian Securities and Investments Commission.

Chartis prepares this **Product Disclosure Statement**.

RETAIL CLIENTS

Under Our AFSL we are required to provide 'Retail Clients' with a Product Disclosure Statement.

A Retail Client means an individual or small business.

'Small business' means a business employing less than:

- (a) if the business is or includes the manufacture of goods-100 people; or
- (b) otherwise 20 people.

Code of Practice, Dispute Resolution and Cooling Off provisions under this insurance will generally apply only to Retail Clients.

Date Prepared: 1 March 2011
PDS SO JM 09/00064.3

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PRODUCT DISCLOSURE STATEMENT

1. WHAT IS THE PRODUCT DISCLOSURE STATEMENT?

The **Product Disclosure Statement ('PDS')** contains information about key benefits and significant features of this Group Individual Injury and Sickness Insurance.

The purpose of the PDS is to assist your purchasing decision and ability to compare this product with other insurance. This document also contains important information about your rights and obligations including Cooling Off and the Duty of Disclosure.

The terms and conditions of your insurance are contained in the **Policy Wording**.

Details about the product issuer can be found on the inside cover of this document under '**How this group insurance is arranged**'.

2. KEY BENEFITS OF YOUR POLICY

You can select various cover options against a range of Events including:

- Injury (as defined) resulting in Death, Permanent Total Disablement and specified Permanent Total Loss (refer to **Section A** under **Table of Events** in the **Policy Wording**);
- Weekly Injury Benefit for Injury resulting in Temporary Partial Disablement or Temporary Total Disablement (refer to **Section B** under **Table of Events** in the **Policy Wording**);
- Weekly Sickness Benefit, for Sickness (as defined) causing Temporary Partial or Total Disablement (refer to **Section C** under **Table of Events** in the **Policy Wording**);

Additional benefits are available under various Sections of the policy and include:

- Rehabilitation Expenses (applicable to **Sections B and C**);
- Escalation of Claim Benefit (applicable to **Section B and C**);
- Spouse and Dependant Children Benefit (applicable to **Section A**);
- Home Renovation Benefit (applicable to **Section A**);
- Accidental H.I.V Infection Benefit (applicable to **all Sections**)

Refer to the **Special Provisions – Additional Benefits** on **page 13** of the **Policy Wording**.

Details of the key benefits for all sections of cover are contained in the **Policy Wording** under the **Table of Events**.

Cover for each of the above is subject to acceptance of the risk by the issuer / insurer. Cover is limited to the benefits and maximum sums insured listed in the **Policy Schedule** and is subject to the terms, conditions and exclusions in the **Policy Wording**.

3. IMPORTANT INFORMATION

Please read the **Policy Wording** carefully for full details about lodging a claim, when benefits are payable, and the terms and conditions that apply to this insurance. Take special note of the following:

1. The **Policy Wording** contains a **Definitions** section on **page 9** and **Conditions** that apply to this insurance at **page 9**.
2. **Special Provisions** apply to this **Policy Wording** that may impact upon the compensation payable. It is important that you carefully read the sections of the **Policy Wording** titled '**Special Provisions**' and '**Special Provisions – Additional Benefits**' on **pages 12 and 13** of the **Policy Wording**.
3. There are some circumstances where cover cannot be provided. These are covered in the **Policy Wording**. Please take special note of the **Exclusions** applicable to all sections of the policy listed on **page 11** of the **Policy Wording**.
4. **Aggregate limits** and **aggregate** or **Elimination Periods** may apply to one or more of the sections of cover selected. Details are provided in the **Policy Wording**. Where applicable these will be shown on the **Policy Schedule**.
5. **Age limits** may apply to this policy. We will not be liable for any Event which happens to an Insured Person unless at the date of the Event they are between the ages set out in the **Policy Schedule**.
6. This policy does not apply to any Event arising directly or indirectly out of pregnancy, childbirth or miscarriage.
7. This **PDS** and **Policy Wording** also contains important information about the rights and obligations of insured persons including information about Privacy, the Duty of Disclosure and General Insurance Code of Practice.

4. COSTS

Premiums are calculated on an individual application basis. Some of the factors taken into account in calculating the premium include:

- the level and range of cover options selected;
- applicable endorsements;
- elimination / aggregate periods;
- the number of insured persons;
- age and class of occupation.

The premium for this policy may vary during the policy period if the product issuer/insurer is advised of a change in the above which affects the insured person's cover, for example a change in:

- occupation; or
- sum(s) insured.

The premium amount will be shown on Your **Policy Schedule**. Government charges such as Stamp Duty and GST will be shown separately on the **Policy Schedule**.

you may be entitled to claim a tax deduction for the premium paid under this policy. Please check with your tax accountant or the Australian Taxation Office for further information.

Elimination and Aggregate Periods

An **Elimination Period** is a period under the policy for which no Compensation is payable. Different Elimination Periods apply to particular Events covered under this policy. Details will be shown in the **Policy Schedule**.

An **Aggregate Period** is the maximum amount of time for which benefits will be payable (generally up to a maximum of 104 weeks for **Sections B** and **C**). Different **Aggregate Periods** may apply based on application details and acceptance. Such periods will be shown in the **Policy Schedule**.

5. COOLING OFF PERIOD

Insureds who are Retail Clients have 14 days after they receive this Policy to check that the Policy and benefits meet their needs. This is known as the Cooling Off Period. Within this Period the Insured may cancel the Policy and receive a full refund of all premiums paid.

To cancel the Policy during the Cooling Off Period, please send us:

- your written Policy request to cancel the Policy; and
- The Policy document.

The Cooling Off Period ceases if a claim is made before the 14 day Cooling Off Period has expired.

6. HOW TO MAKE A CLAIM

Information on claims can be found under the section titled '**Conditions**' in the **Policy Wording**. Please read this carefully.

Claims need to be submitted with original supporting documentation such as doctor's reports, receipts, and where requested, additional Proof of Loss. Claims should be delivered to the address shown on the outside cover of this document. In the event of claims under some policy sections, an Elimination Period or Aggregate may apply.

Please refer to the **Policy Wording** and **Policy Schedule** for further details about the above.

7. CODE OF PRACTICE

Chartis is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

8. DISPUTE RESOLUTION

We are committed to handling any complaints about our products or services efficiently and fairly.

If You have a complaint:

1. Contact Us on Our dedicated complaints line – 1800 339 669.
2. If Your complaint is not satisfactorily resolved You may request that the matter be reviewed by management by writing to:

The Compliance Manager
Chartis
Level 12, 717 Bourke Street
Docklands VIC 3008

3. If You are still unhappy, You may request that the matter be reviewed by Our Internal Dispute Resolution Committee ("Committee"). We will respond to You with the Committee's findings within 15 working days.
4. If You are not satisfied with the finding of the Committee, You may be able to take Your matter to an independent dispute resolution body, Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which Chartis are obliged to comply.

Contact details are:

Financial Ombudsman Service
Phone: 1300 78 08 08 (local call fee applies)
Email: info@fos.org.au

Internet: <http://www.fos.org.au>

GPO Box 3, Melbourne, VIC 3001

9. PRIVACY CONSENT AND DISCLOSURE

Chartis is bound by the National Privacy Principles that apply to any personal information collected by Chartis.

Purpose of Collection

Chartis collects information necessary to underwrite and administer your insurance cover, to maintain and to improve customer service and to advise you of our products. You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with your duty of disclosure or to provide certain information may result in Chartis either declining cover, cancelling your insurance cover or reducing the level of cover.

In the course of administering your policy we may disclose your information to:

- i. the entity to which Chartis is related (whether is Australia or overseas), contractors or third party providers providing services related to the administration of your policy.
- ii. banks and financial institutions for the purpose of processing your application and obtaining policy payments.
- iii. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- iv. our assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes.
- v. other third parties, including mailing houses and marketing companies, to enable us to advise you of our insurance products and services.

In some circumstances Chartis is entitled to disclose your personal information to third parties without your authorisation such as law enforcement agencies or government authorities.

Access to your information

You may gain access to your personal information by submitting a written request to Chartis.

In some circumstances, Chartis may not permit access to your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

Complaints

Chartis has also established an internal dispute resolution process for handling customer complaints.

If you feel you have a complaint about Chartis' compliance with the National Privacy Principles, require assistance in lodging a privacy complaint or you wish to gain access to the information, you may write to The Privacy Manager, Chartis, Level 12, 717 Bourke Street, Docklands VIC 3008, or e-mail australia.privacy.manager@chartisinsurance.com. Your complaint will be reviewed and you will be provided with a written response. If it cannot be resolved, your complaint will be referred to Chartis' Internal Disputes Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should your complaint not be resolved by Chartis' internal dispute resolution process, you may apply to the Privacy Commissioner for review of the determination.

Consent Acknowledgment

By providing your personal information to enable completion of the application of insurance (including any associated form) and paying the premium, you consent to the use and disclosure of your personal information stated in the privacy statement. If you do not wish us to use your personal information to keep you informed of our insurance products and services please contact us and let us know.

POLICY WORDING

POLICY CONDITIONS

The Insured Persons named in the Application Form/Policy Schedule are insured against Injury and/or Sickness as shown in the Policy Schedule on the following terms.

AGREEMENT

All cover is subject to You paying or agreeing to pay the premium We require, and is subject to all the Terms, Provisos, Conditions and Exclusions of this Policy including the Policy Schedules.

YOUR DUTY OF DISCLOSURE

What You must tell Us

When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the Policy, and on what terms.

Who needs to tell Us

It is important that You understand You are answering Our questions in this way for Yourself and anyone else whom You want to be covered by the Policy.

If You do not tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel a Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having worked.

DEFINITIONS

1. **We/Our/Us/Insurer** means Chartis Australia Insurance Limited (Chartis), ABN 93 004 727 753, AFSL 381686
2. **You/Your/Insured** means the Insured specified in the Policy Schedule and is the policyholder.
3. **Injury** means a bodily injury to an Insured Person resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause including any pre-existing physical or congenital condition (except Sickness directly resulting from medical or surgical treatment rendered necessary by such Injury), provided the Injury:
 - (a) occurs on or after the Insured Person's Effective Date of Individual Insurance; and
 - (b) results in any of the Events specified in the Table of Events within 12 calendar months from the date of such Injury.
4. **Sickness** means sickness or disease first contracted by an Insured Person, on or after the Insured Person's Effective Date of Individual Insurance, which results solely and directly and independently of any other cause in Temporary Total Disablement, provided that the Temporary Total Disablement occurs during the Policy Period and continues for a period of not less than seven consecutive days from the date of commencement of treatment by a registered and legally qualified medical practitioner who is not the Insured Person or a family member.
5. **Temporary Total Disablement** means that as a result of Injury or Sickness the Insured Person is wholly and continuously prevented from engaging in his or her usual occupation in Australia, and is under the regular care of and acting in accordance with the instructions or professional advice of a registered and legally qualified medical practitioner who is not the Insured Person or a family member.

6. **Temporary Partial Disablement** means that as a result of Injury or Sickness the Insured Person is wholly and continuously prevented from engaging in more than 50% of the duties of his or her usual occupation in Australia, and is under the regular care of and acting in accordance with the instructions or professional advice of a registered and legally qualified medical practitioner who is not the Insured Person or a family member.
7. **Permanent** means lasting 12 consecutive months and at the end of that period being beyond hope of improvement.
8. **Permanent Total Disablement** means total disablement which continues for 12 consecutive months and at that time is certified by a registered and legally qualified medical practitioner (who is not the Insured Person or a family member) as being beyond hope of improvement and entirely preventing the Insured Person forever from engaging in any business, profession, occupation or employment for which he or she is reasonably qualified by training, education or experience.
9. **Paraplegia** means Permanent and entire paralysis of both legs and part or whole of the lower half of the body.
10. **Quadriplegia** means Permanent and entire paralysis of both legs and both arms.
11. **Total Loss** means the Permanent and total physical loss of the body part referenced in the Table of Events. Where that body part is a Limb, Hand, Foot, Finger or Toe, Total Loss means the Permanent and total physical loss or loss of use of that body part referenced in the Table of Events, or for an eye entire and irrecoverable loss of sight in that eye or for an ear entire and irrecoverable loss of hearing in that ear or speech entire and irrecoverable loss of speech.
12. **Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.
13. **Hand** means the entire hand below the wrist.
14. **Foot** means the entire foot below the ankle.
15. **Independent Existence** means the ability to dress, bathe, toilet and feed without assistance.
16. **Fingers, Thumbs Or Toes** means the digits of a hand or foot.
17. **Income** means
 - (a) as regards to a salaried Insured Person, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
 - (b) as regards to a T.E.C. (ie total employee cost) or salary package Insured Person, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances) before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
 - (c) as regards to a self-employed Insured Person, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income;

all derived during the 12 calendar month period immediately preceding the Injury or Sickness giving rise to the claim under this Policy.
18. **Elimination Period** means the period, commencing with the first day of Temporary Total or Partial Disablement for which medical treatment was sought, during which no Compensation is payable.
19. **Spouse** means the husband or wife or any de-facto partner of the Insured Person who has continuously lived with the Insured Person for at least 3 calendar months prior to an Event giving rise to a claim under Special Provisions – Additional Benefits 3. Spouse And Dependant Children Benefit of this Policy.

20. **Dependant Children** means the unmarried Dependant Children of the Insured Person who are:
- (a) over 6 months of age and under 19 years of age; or
 - (b) under 25 years of age while they are full-time students at an accredited institution of higher learning;

and at the time of an Event giving rise to a claim under Special Provisions – Additional Benefits 3. Spouse and Dependant Children Benefit of this Policy - are primarily dependent on the Insured Person for maintenance and support.

Dependant Children includes step or legally adopted children.

21. **Policy Period** means the period shown in the Policy Schedule or subsequent Renewal Notice issued by Us.
22. **War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
23. **Terrorist Act** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts.

Terrorism shall also include any act which is verified or recognized by the (relevant) Government as an act of terrorism.

24. **Insured person** means any person(s) who come within the description of the insured persons appearing in the Policy Schedule, who are nominated by you from time to time for insurance under this Policy and with respect to whom premium has been paid or agreed to be paid.

EXCLUSIONS

This Policy does not apply to any Event arising directly or indirectly out of:

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
3. Any Terrorist Act.
4. The Insured Person engaging in any aerial activity, except as a passenger and not as a pilot or crew member in any aircraft licensed to carry passengers.
5. Intentional self-injury, suicide, or criminal or illegal act of the Insured Person who is the subject of the claim.
6. Pregnancy, childbirth or miscarriage.
7. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection. This Exclusion does not apply to Accidental H.I.V. Infection as described under Special Provisions – Additional Benefits 5. Accidental H.I.V. Infection Benefit.
8. Training for or participating as a professional in any sport.
9. Racing in or on any motor powered device.
10. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.

EXPOSURE

If an Insured Person suffers an Event as a direct result of exposure to the elements, We will pay the Compensation shown for that Event.

DISAPPEARANCE

If an Insured Person disappears and after twelve calendar months it is reasonable for Us to believe they have died due to an insured Injury, We will pay the Compensation shown for Event 1. (Death) subject to receipt of a signed undertaking by You that any such Compensation shall be refunded if it is later demonstrated that the Insured Person did not die as a result of an Injury.

SPECIAL PROVISIONS

1. Compensation payable under Event 1. (Death) is payable to You, any other Compensation is payable to the Insured Person.
2. In respect to Section A – Capital Benefits:
 - (a) In the event of multiple Injuries sustained in the same accident and more than one Event can be claimed, only one Event will be compensated.
 - (b) If an Insured Person suffers an Injury resulting in any one of the Events 2 to 8 We will not be liable under this Policy for any subsequent Injury to that Insured Person.
3. Compensation is not payable:
 - (a) For more than one of the Events under Section B and Section C – (Weekly Benefits) in respect of the same period of time.
 - (b) For longer than the Aggregate Period shown in the Policy Schedule in respect of the Events in Section B or Section C – (Weekly Benefits) as regards any one Injury or Sickness.
 - (c) Unless as soon as possible after the happening of any Injury or Sickness giving or likely to give rise to a claim, the Insured Person obtains and follows proper medical advice from a registered and legally qualified medical practitioner who is not the Insured Person or a family member.
4. **Weekly Benefits Limitation**

For each Insured Person the Compensation payable under Section B or Section C – (Weekly Benefits) is limited to the amount stated in the Policy Schedule or the Insured Person's weekly Income, whichever is the lesser.

If the Insured Person is entitled to receive:

- (a) weekly or periodical disability benefits under any other policy of insurance; and/or
- (b) weekly or periodical disability benefits under any Workcover or Workers Compensation Act or other Statutory body having a similar effect, or under the Wrongs Act, or under any Compulsory Third Party or Motor Vehicle Act, or Transcover or Transport Accident Act or other Statutory body having similar effect; and/or
- (c) earned income from any other occupation;

then Compensation payable under Section B or Section C – (Weekly Benefits) will be reduced by the amount necessary to limit the total of all payments and/or Compensation to his or her weekly Income or the limit stated in the Policy Schedule, whichever is the lesser.

5. **Recurrence Of Temporary Total Disablement Or Temporary Partial Disablement (Weekly Benefits)**

If an Insured Person receives Compensation under Section B or Section C – (Weekly Benefits) and while this Policy is in force suffers a recurrence of Temporary Total or Temporary Partial Disablement from the same or related causes within 6 consecutive months of his or her return to his or her occupation on a full time basis, We will consider such Disablement to be a continuation of the prior claim period.

The period of recurring Disablement will be aggregated with the prior claim period and will not be subject to a new Elimination Period.

6. **Aggregate Limit Of Liability**

(a) Except as provided under 6.(b), Our total liability for all claims arising during any one Policy Period will not exceed the amount shown in the Policy Schedule.

(b) Our total liability for all claims arising under this Policy during any one Policy Period relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over established routes will not exceed the amount shown in the Policy Schedule.

7. **Age Limits**

We will not be liable for any Event which happens to an Insured Person unless at the date of the Event they are between the ages set out in the Policy Schedule.

SPECIAL PROVISIONS - ADDITIONAL BENEFITS

1. **Rehabilitation Expenses**

We will pay after the happening of an Event listed under Section B or Section C – (Weekly Benefits) of this Policy expenses incurred for tuition or advice from a licensed vocational school, provided such tuition or advice is undertaken with Our prior written agreement and the agreement of the Insured Person's attending physician.

Compensation under this provision will be limited to the actual costs incurred not exceeding \$500 per month and will be payable for a maximum of six months.

2. **Escalation Of Claim Benefit**

After payment of the Compensation under Section B or Section C – (Weekly Benefits) continuously for 12 months, and again after each subsequent period of 12 months during which Compensation is paid, We will increase the Compensation by 5 percent compound per annum.

3. **Spouse And Dependant Children Benefit**

If the Insured Person suffers a work related Injury which results in Section A. Event 1. (Death) We will pay the following amounts in addition to the Sum Insured payable on the life of the Insured Person:

(a) Surviving Spouse Benefit - \$5,000.

(b) Dependant Children Benefit - \$5,000 for each Dependant Child to a maximum of \$15,000.

4. **Home Renovation Benefit**

If as a direct result of Injury resulting in any one Event 2 to 9, the Insured Person is required to renovate his or her existing residence (including but not limited to the installation of ramps for external or internal wheel chair access, internal guide rails, emergency alert system and similar disability aids) necessary for the Insured Person to perform daily lifestyle activities (ie washing, cooking, bathing and dressing) and to remain in and

move around his or her existing residence, We will pay 80% of the cost incurred for such renovations to a maximum of \$10,000.

This Benefit is only payable:

- (a) where such renovations are undertaken with Our prior written agreement and the agreement of the Insured Person's attending physician; and
- (b) in respect of one residence only.

5. **Accidental H.I.V. Infection Benefit**

We will pay to the Insured Person Compensation of \$25,000 if the Insured Person accidentally contracts the Human Immunodeficiency Virus (H.I.V.) infection:

- (a) as a direct result of Injury caused by a physical and violent bodily assault by another person on the Insured Person while he or she is covered under this Policy; or
- (b) as a direct result of the administering of medical treatment provided by a registered and legally qualified medical practitioner or registered nurse of an Insured Person's covered Injury or Sickness while he or she is insured under this Policy.

Special Conditions

- (i) Compensation will only be payable if the Insured Person is positively diagnosed within 180 days of the event giving rise to the H.I.V. infection.
- (ii) Compensation shall not be payable unless any event leading to or likely to lead to a positive diagnosis of H.I.V. is reported to Us and medical tests are carried out by a registered and legally qualified medical practitioner no more than forty eight (48) hours from the time and date of the event giving rise to the H.I.V. infection.
- (iii) The medical tests (to be made by recognised laboratory and clinical tests) carried out in connection with this Benefit must prove conclusively that the Insured Person was **not** H.I.V. positive at the time and date of the event giving rise to the H.I.V. infection. No Compensation is payable if You or the Insured Person fail to comply with or to provide the required level of proof.

CONDITIONS

1. **Cover**

This Policy provides the Insured Person(s) with Insurance cover under those Sections of the Policy selected by You and/or the Insured Person in Your and/or the Insured Person's application for this Insurance. The selected cover is shown in the Policy Schedule.

2. **Effective Date Of Individual Insurance**

The Insurance of any Insured Person (as specified in the Policy Schedule) will become effective on the latest of the following dates:

- (a) on the commencing date of the First Policy Period set out in the Policy Schedule;
- (b) on the date such Insured Person becomes eligible for Insurance hereunder;
- (c) where a Proposal is required by Us, on the date of Our acceptance of the Insured Person's written Proposal;

provided always that if such Insured Person is not regularly performing all the usual duties of his or her occupation or is not fit to do so on the date his or her proposal for Insurance would otherwise become

effective, then this Insurance will only take effect on the date of return to the regular performance of all of his or her usual duties or when he or she is certified fit to do so.

3. **Individual Terminations**

The Insurance of any Insured Person will immediately terminate on the earliest of the following dates:

- (a) on the date this Policy is terminated;
- (b) on the date the Insured requests that such Insured Person be deleted as an Insured Person;
- (c) on the date that such Insured Person leaves or is dismissed from Your employment or is retired or pensioned;
- (d) on the premium due date if You fail to pay the required premium except as the result of inadvertent error; or
- (e) on the date such Insured Person ceases to be eligible for Insurance hereunder.

4. **Change Of Occupation**

You will give immediate written notice to Us of any change in the occupation of an Insured Person and agree to pay an additional premium if applicable.

No claim will be payable in respect of:

- (a) any Injury or Sickness arising out of or in the course of an occupation of greater risk than the occupation disclosed in Your application to Us, unless We have agreed to the change in occupation; or
- (b) any Injury or Sickness where We have been prejudiced by such non-disclosure of change in occupation, to the extent that We have been prejudiced by such non-disclosure of change in occupation.

5. **Policy Renewal**

This Policy may be renewed with Our consent from term to term, by payment of the premium in advance at Our premium rate in force at the time of renewal.

6. **Cancellation**

- (a) This Policy may be cancelled by You at any time by giving Us written notice, in which case We will retain the proportion of the premium calculated at Our usual short term rates for the period the Policy was in force.
- (b) This Policy may be cancelled by Us if You or the Insured Person have been in breach of any of its Terms or Conditions or in accordance with Sections 59 and 60 of the Insurance Contracts Act 1984, in which case We will refund the proportion of the premium for the unexpired Policy Period.

7. **Claims Procedure**

- (a) Written Notice of Claim and supporting medical evidence in the form required by Us, and proof of identity, must be given to Us within 30 days of the occurrence of any Event or as soon thereafter as is reasonably possible. Notice may be given at Our Office where the Policy was issued.
- (b) We may have the Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made, or arrange an autopsy unless this is illegal in the country in which the autopsy is to be performed.
- (c) Compensation will be paid as soon as We have investigated and verified the information supplied and satisfied Ourselves that the claim falls within the Policy.

8. **Australian Law**

This Policy is governed by the Laws of the Australian State or Territory it was issued in and any dispute or action in connection therewith shall be conducted and determined in Australia.

9. **Fraudulent Claims**

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by You or the Insured Person or anyone acting on Your or the Insured Person's behalf to obtain any benefit under this Policy then any amount payable in respect of such claim shall be forfeited.

10. **Tax Or Imposts**

Where the Company is, or believes it will become, liable for any tax or other impost levied by any Commonwealth or State government, authority or body in connection with this Policy, the Company may reduce, vary or otherwise adjust any amounts (including but not limited to premiums, charges and benefits), under this Policy in the manner and to the extent the Company determines to be appropriate to take account of the tax or impost.

TABLE OF EVENTS

SECTION A – CAPITAL BENEFITS

Cover under this Section is included only for the Events specified in the Policy Schedule. The Compensation for each Event is payable as a percentage of the Capital Sum Insured shown in the Policy Schedule.

THE EVENTS

THE COMPENSATION

Injury as defined, resulting in:

1.	Death		100%
2.	Permanent Total Disablement		100%
3.	Permanent Paraplegia or Quadriplegia		100%
4.	Permanent Total Loss of sight of both eyes		100%
5.	Permanent Total Loss of sight of one eye		100%
6.	Permanent Total Loss of use of two limbs		100%
7.	Permanent Total Loss of use of one limb		100%
8.	Permanent Total Loss of the lens of both eyes		100%
9.	Permanent Total Loss of the lens of one eye		50%
10.	Permanent Total Loss of hearing in		
	(a) both ears		75%
	(b) one ear		15%
11.	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the entire external body		50%
12.	Permanent Total Loss of use of four fingers and thumb of either hand		70%
13.	Permanent Total Loss of use of four fingers of either hand		40%
14.	Permanent Total Loss of use of one thumb of either hand		
	(a) both joints		30%
	(b) one joint		15%
15.	Permanent Total Loss of use of fingers of either hand		
	(a) three joints		10%
	(b) two joints		7%
	(c) one joint		5%
16.	Permanent Total Loss of use of toes of either foot		
	(a) all – one foot		15%
	(b) great – both joints		5%
	(c) great – one joint		3%
	(d) other than great, each toe		1%
17.	Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	Per tooth	1% (to \$10,000 in total for all teeth)
18.	Shortening of leg by at least 5cm		7%
19.	Permanent Partial Disablement not otherwise provided for under Events 8 to 18 inclusive	19.	Such percentage of the Capital Sum Insured as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the Compensation provided under Events 9 to 18. The maximum amount payable under Event 19 is 75% of the Capital Sum Insured shown in the Policy Schedule.

SECTION B – WEEKLY INJURY BENEFIT

Cover under this Section is included only if specified in the Policy Schedule.

THE EVENTS

Injury as defined, resulting in:

THE COMPENSATION

20.	Temporary Total Disablement	20.	During such Disablement the amount per week specified in the Policy Schedule or Income as defined, whichever is the lesser.
21.	Temporary Partial Disablement	21. (a)	During such Disablement: if the Insured Person returns to work in a reduced capacity, the Compensation payable shall be the difference between the Compensation for Event 20 per week and the weekly Income earned from personal exertion per week; or
		(b)	if the Insured Person does not return to work, the Compensation shall be 25% of the Compensation for Event 20 per week.

SECTION C – WEEKLY SICKNESS BENEFIT

Cover under this Section is included only if specified in the Policy Schedule.

THE EVENTS

Sickness as defined, causing:

THE COMPENSATION

22.	Temporary Total Disablement	22.	During such Disablement the amount per week specified in the Policy Schedule or Income as defined, whichever is the lesser.
23.	Temporary Partial Disablement	23.	During such Disablement, if the Insured Person returns to work in a reduced capacity, the Compensation payable shall be the difference between the Compensation for Event 22 per week and the weekly Income earned from personal exertion per week.

