

ABN: 26053335952  
AFS Licence No: 238261  
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Freecall: 1800 618 700  
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## POLICY SCHEDULE

**Policy Type:** Voluntary Workers  
**Policy Number:** 5548168  
**Insured:** Stanwell Park Arts Theatre Inc  
**Insured Persons:** All Voluntary Workers of the Insured, including Directors & Committee Members  
**Period of Insurance:** Inception: 20/07/2018 at 4:00 pm (local standard time in Sydney)  
Expiry: 20/07/2019 at 4:00 pm (local standard time in Sydney)  
**Arrangement Date:** 20/07/2018  
**Broker:** Peter Vickers Insurance Brokers Pty Ltd (NSW)  
**Policy Wording:** VWGPA PDS/WRD 01/14 ST  
**Scope of Cover:** The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including direct uninterrupted travel to and from such voluntary work.  
**Territorial Limits:** Australia Wide

## PREMIUM

<b>Premium:</b>	\$1,320.00
<b>G.S.T.:</b>	\$132.00
<b>Stamp Duty:</b>	\$106.22
<b>Policy Fee:</b>	\$65.00
<b>Policy Fee GST:</b>	\$6.50
<b>Total:</b>	\$1,629.72

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## SCHEDULE OF BENEFITS

<b>Aggregate Limit of Liability</b>	<b>\$1,000,000</b>
<b>Maximum Age Limit (sub-limits may apply)</b>	<b>80</b>

Section	Maximum Benefits Payable Each Insured Person
<b>Death and Capital Benefits</b>	<b>\$50,000</b>
<b>Weekly Injury Benefit</b>	<b>\$500</b>
Maximum % of salary payable under this benefit:	85%
Deferral period	7 Days
Maximum Benefit Period (refer wording)	104 Weeks
Benefit Period ages 60 - 65	52 Weeks
Benefit Period ages 66 - 70	26 Weeks
Benefit Period ages 71 - 80	Nil
<b>Broken/Fractured Bones Benefits</b>	<b>\$2,000</b>
<b>Non Medicare Medical Expenses</b>	<b>\$1,000</b>
Maximum % of expenses payable under this benefit:	85%
Excess	\$50
<b>Student Tutorial Costs</b>	<b>\$500</b>
Maximum % of expenses payable under this benefit:	100%
Deferral period	7 Days
Maximum Benefit Period (refer wording)	26 Weeks
<b>Domestic Help Benefit</b>	<b>\$500</b>
Maximum % of expenses payable under this benefit:	100%
Deferral period	7 Days
Maximum Benefit Period (refer wording)	26 Weeks

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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## Supplementary Product Disclosure Statement

### Changes to your PDS

#### Your PDS is amended by the following:

This section of the Supplementary Product Disclosure Statement (SPDS) is dated 28 December 2015 and applies to change the Product Disclosure Statement (PDS) for a policy to the extent it relates to an eligible product taken out for the first time, or with a renewal effective date, on or after 28 December 2015. Specifically your PDS is amended by the deletion of the Duty of Disclosure notice.

This section of the Supplementary Product Disclosure Statement (Supplementary PDS) is dated 01 August 2017 and will apply to any policies taken out, or renewed, on or after this date.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable Supplementary Product Disclosure Statements.

#### **Change 1:** Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU)".

#### **Change 2:** Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance (CGU)".

#### **Removal of General Exclusion.**

If this policy contains a "General Exclusion" in relation to the Insured Person suffering directly or indirectly from "any psychiatric or psychological disorder, stress, stress-related disorders, including, but not limited to depression, stress, anxiety or any psychosomatic, psychotic, mental or nervous disorder" then that General Exclusion is deleted in its entirety.

All other terms, conditions and exclusions of this policy remain unaltered.

Insurer  
Insurance Australia Limited  
ABN 11 000 016 722 AFSL 227681  
trading as CGU Insurance