

# Policy Schedule



## Group Personal Accident Journey







**Policy Number:** 2200103276

**Named Insured:** AUSTRALIAN MANUFACTURING WORKERS UNION

**Policy Period:** **From:** 15 Dec 2024 (at 4.00pm. Local Standard Time)  
**To:** 15 Dec 2025 (at 4.00pm. Local Standard Time)

**Broker:** COVERFORCE INSURANCE BROKING PTY LTD

**Brokerage:** 15.00% **Broker Ref:**

**Territorial Limit:** WorldWide

### EMPLOYEE JOURNEY

<b>Premium</b>	<b>\$ 202,000.00</b>
<b>GST</b>	<b>\$ 20,200.00</b>
<b>Stamp Duty</b>	<b>\$ 18,885.95</b>
<b>TOTAL</b>	<b>\$ 241,085.95</b>

The Annual Premium of this Policy is an Agreed Premium.

**Insured Person(s):** All Union Executives, Employees & Eligible Financial Members of the Insured, including applicable QLD members. Excluding members covered by WageGuard Income Protection Insurance

**Period of Individual Cover:**

We will only provide the Compensation set out in The Schedule when any Event shall happen to You whilst You are actually engaged in "Direct travel" to or from Your "normal place of residence" and to or from Your place of employment, including whilst engaged in travel to or from your place of employment on authorised meal/lunch breaks during an insured persons work day and including deviation to attend an educational institution.

Where "normal place of residence" is deemed to include any domestic residence within a 20km radius of your normal place of residence, providing you have spent the night or are travelling there to spend the night.

"Direct travel" is defined as your normal route to or from your normal place of residence and your place of employment, including any minor deviation which in no way increases the risk of an accident had the Insured person travelled directly to their destination.

**Age Limitation:** Between the ages of 16 and 75

**Aggregate Limit of Liability:** (Special Provisions - Number 7)

Any Policy period except non schedule flights (a)	\$1,000,000
Any Policy period relating to non schedule flights (b)	NIL

**The compensation applicable under each section for each insured person:**

<b>Section A:</b>	<b>DEATH &amp; CAPITAL BENEFITS, Events 1-18</b>	NIL
<b>Section B:</b>	<b>WEEKLY INJURY BENEFITS, Event 19</b>	85.00% of Salary up to \$1,500
	<b>Temporary Partial Disablement, Event 20</b>	25% of Event 19
		Aggregate Period 104 Weeks
		Elimination Period 14 Days



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**Section C: AIG CARE PLUS BENEFITS**

1 Broken Bones		Maximum of \$7,500
2 Guaranteed Payment Benefit (conditions apply)		12 weeks advance
3 Loss of Teeth Benefit		Maximum of \$2,000
4 Accommodation and Transport Expense Benefit		Up to \$10,000
5 Coma Benefit		\$50 per day to a maximum of \$5,000
6 Domestic Help Benefit (maximum 52 weeks)	80% of the cost of Domestic Help up to a maximum of \$500 per week	
7 Education fund Benefit		\$5,000
8 Funeral Expense Benefit		Up to \$10,000
9 Independent Financial Advice Benefit		Up to \$7,500
10 Home/Vehicle Modification Benefit	80% of the cost of renovations to a maximum of \$10,000	
11 Premature Birth/Miscarriage Benefit		\$5,000
12 Spouse/Partner Employment Training Benefit		Up to \$15,000
13 Student Tutorial Benefit (maximum 26 weeks)	85.00% of the cost of Student Tutorial Expenses up to a maximum of \$500 per week	
14 Unexpired Membership Benefit		\$3,000
15 Chauffeur Benefit	\$100 per day to a maximum of \$2,500	
16 Childcare Benefit (maximum 26 weeks)		\$500 per week
17 Corporate Image Protection		Up to \$15,000
18 Replacement Staff/Recruitment Costs		Maximum of \$20,000
19 Rehabilitation Costs (maximum of 6 months)		Up to \$500 per month
20 Escalation of Claim		5% compound p.a.
21 a. Spouse		\$5,000
b. Dependant Children	\$5,000 per child, maximum of \$15,000	
22 Accidental HIV Infection		\$25,000

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If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.

Note: Weekly Benefits are reduced by Workers Compensation

**Policy Wording:** Group Personal Accident Journey Cover AH670.8 PDS JM09/01176.7

**Endorsements:**

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Endorsement 1 - Aggregate Period Applicable (Attached)  
Endorsement 2 - Definition of Income (Attached)  
Endorsement 3 - Reimbursement of Sick Leave (Attached)  
Endorsement 4 - Section 3 Exclusion (Attached)

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**Additional Exclusions:** NIL

**Comments:** NIL

The terms as advised above are based on the information provided. Should there be any material changes to the proposed risk (including claims experience), or if any particulars are incorrect, please advise us immediately. We reserve our right to revise terms.



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**Authorised Signatory**

*Name:* Daniel Su  
*Phone:* +61 0403 263 599  
*Mobile:* +61 0403 263 599  
*Fax:*  
*Email:* daniel.su@aig.com

*Date:* 08 Dec 2023 11:40  
*Quote Ref:* GPA253112-SYD-2312081140

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**Head Office**  
**NEW SOUTH WALES**  
**Level 19, 2 Park Street**  
**Sydney, NSW 2000,**  
**Australia**  
**General customer service**  
**Tel: +61 2 9240 1711**

