



Combined Product Disclosure Statement and Policy Wording

# Group Personal Accident Voluntary Workers Cover

# Contents

## How is Your insurance arranged?

This insurance is issued/insured by:

### **AIG Australia Limited (AIG)**

ABN 93 004 727 753, AFSL 381686

Level 19, 2 Park Street, Sydney NSW 2000

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

This **Product Disclosure Statement ('PDS')** contains information about key benefits and significant features of **Your** Policy. It also contains important information about **Your** rights and obligations such as **Your** duty of disclosure, cooling-off and complaint procedures. Its purpose is to assist both **Your** decision to purchase this insurance and ability to compare it with other products. **We** recommend **You** read the **PDS** carefully before deciding whether to acquire this product

AIG prepared this **PDS** on 30 September 2023. The information in this document is current as at the date of this **PDS**. **We** may change some of the information in the **PDS** that is not materially adverse from time to time where permitted by the law, without needing to notify **You**. **You** may review the current version of the **PDS** at any time by visiting the website [www.aig.com.au](http://www.aig.com.au). Should **You** require it, **We** will provide **You** with a paper version of this **PDS** free of charge upon receipt of such request. If it becomes necessary, **We** will issue a supplementary or replacement **PDS**.

## Retail Clients

'Retail Clients' are required to be provided with a Product Disclosure Statement prepared by the product issuer/insurer. A 'retail client' means an individual or small business.

'Small business' means:

- a manufacturing entity with 100 employees or fewer, or
- non-manufacturing entity employing 20 individuals or less.

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

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**This document contains Your Insurance Policy Terms, Special Provisions, Exclusions and Conditions. It is important that You read and understand it and retain it in a safe place**

Date prepared: 30th September 2023

PDS JM 09/01175.8

# Product Disclosure Statement ('PDS')

## Target Market Determinations (TMDs)

AIG Australia Limited (AIG) is required to have Target Market Determinations for its retail client insurance products in accordance with the Part 7.8A of the Corporations Act 2001.

### WHAT IS A TMD?

Under the law AIG are required to provide you with a Target Market Determination ("TMD"). The TMD provides details about the class of customers this product has been designed for, taking into consideration their likely needs, objectives and financial situation.

The TMD is not a **PDS** and should not be used as a summary of policy benefits, terms or conditions. The information in this TMD is general advice only and does not take into consideration the needs, objectives and financial situation of individual customers. Customers should review the **PDS** for full details on benefits, terms, conditions and exclusions before deciding to purchase this Product.

For a copy of the TMD for this product, visit [www.aig.com.au/target-market-determination](http://www.aig.com.au/target-market-determination).

## Key Benefits of Your Policy

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

SECTION	SECTION TITLE	COVER
<b>Section A</b>	Capital Benefits	<b>Injury</b> resulting in <b>Events</b> such as death, specified <b>Permanent</b> disability and <b>Permanent</b> total loss, fractured leg and disfigurement due to burns.
<b>Section B</b>	Weekly <b>Injury</b> Benefit	Weekly <b>Injury</b> Benefit for <b>Injury</b> resulting in temporary <b>Total Disablement</b> .
<b>Section C</b>	<b>Non-Medicare Medical Expenses</b>	<b>Compensation</b> for specified <b>Non-Medicare Medical Expenses</b> incurred as a result of <b>Injury</b> .
<b>Section D</b>	AIG Care Plus Benefits	Benefits may be available to supplement the <b>Compensation</b> under Sections A or B.

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 insurer. Cover is limited to the benefits and maximum sums insured listed in the Policy Schedule and is subject to the terms, conditions, special provisions and exclusions in the **Policy Wording**.

## Important Information

Please read the **Policy Wording** carefully for full details about lodging a claim, the benefits (including the circumstances and times these are payable), and the terms, conditions, special provisions and exclusions that apply to this insurance. Take special note of the following:

1. The **Policy Wording** contains a **Definitions** section on **page 7** and **Conditions** that apply to this insurance at **page 19**.
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 – General**' on **page 9**.
3. There are some circumstances where cover cannot be provided. These circumstances are covered in the **Policy Wording**, under **Exclusions**. Please take special note of the **Exclusions** applicable to all sections of the policy listed on **page 19** of the **Policy Wording**.
4. An Aggregate Period and/or **Elimination Period** may apply to one or more of the sections of cover selected. Details are provided in the **Policy Wording**. Where applicable these periods will be shown on the Policy Schedule.
5. **Age Limits** may be applied to this policy and are reasonable having regard to the risk in insuring persons of a particular age and other relevant factors. **We** will not be liable for any **Injury** leading to an insured event listed under sections of this policy which happens to an **Insured Person** unless at the date of the **Injury** they are between the ages set out in the Policy Schedule. Further information is also provided on **page 11** of the **Policy Wording**.
6. **We** may reduce the **Compensation** payable or limit our liability in respect of any **Injury** giving rise to a right for **You** or any dependant or other person to claim any **Compensation** from an Employer in respect of that **Injury** under or by virtue of Worker's Compensation or similar legislation or another insurance required by law. Further details are provided in the **Special Provisions** of the **Policy Wording** commencing on **page 9**.
7. This **PDS** and **Policy Wording** brochure 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.

## Costs

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

- the type of voluntary activity;
- the range of cover options that **You** have selected;
- the capital sum insured;
- number of volunteers insured;
- age of volunteers insured;
- the number of days that voluntary activity is undertaken during the period of insurance;
- applicable endorsements;
- the **Elimination Period** and Aggregate Period;
- **Your** prior claims experience.

The Premium for this Policy may need to be varied during a **Policy Period** to take into account the factors enumerated above, for example a change in:

- The capital sum insured; or
- The type of voluntary activity.

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.

## ELIMINATION AND AGGREGATE PERIOD

An **Elimination Period** is a period of under the Policy for which no **Compensation** is payable. **Elimination Periods** may vary based on application and approval, and apply to particular **Events** covered under Section B of the Table of Events. Details will be shown in the Policy Schedule.

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

## Cooling Off Period

If, **You** are a retail client and after purchasing the Policy, **You** are not satisfied with the cover, **You** may return the Policy within 21 days of receiving it, and obtain a full refund less any non-refundable government charges and taxes that **We** have paid. **You** may notify **Us** in writing or electronically.

If **You** make a claim for any incident within the 21-day period, no cooling off period is permitted.

If the Policy is for an event that will finish within the 21 days cooling off period, **You** can only exercise **Your** right to cancel before the event starts.

## 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 supporting documentation reasonably required by **Us** in relation to the claim such as **Doctor's** reports, receipts, and where requested, additional Proof of Loss. Claims should be emailed to:

Email: [austclaims@aig.com](mailto:austclaims@aig.com)

In Case **You** are unable to deliver electronically, please contact **Our** office on 1300 030 886.

In the event of claims under some policy sections, an **Elimination Period** or Aggregate Period may apply.

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

## CONFIRMATION OF TRANSACTION FOR CLAIMS

Under the law if **You** are a retail client\* **You** are entitled to confirmation information (**the Confirmation**) as when AIG Australia Ltd (**AIG**) accepts or settles a claim made by **You** under this insurance coverage (**the Transaction**).

AIG has established a facility under which **You** can send an email to **Us** at [ClaimsAdmin@aig.com](mailto:ClaimsAdmin@aig.com) requesting the Confirmation of the Transaction. **We** will aim to provide Confirmation of the Transaction to **You** as soon as reasonably practicable.

**We** will assume that **You** agree to the use of the facility to obtain the Confirmation of the Transaction, unless **You** advise **Us** at the above email address **You** do not agree to the use of the facility and that **You** wish to obtain Confirmation of the Transaction in another way.

## General Insurance Code of Practice

AIG is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers.

**We** are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code please visit [codeofpractice.com.au](http://codeofpractice.com.au).

For more information on the Code Governance Committee please visit [insurancecode.org.au](http://insurancecode.org.au).

## Complaints and Feedback

Learning about **Your** experiences with **Us** and **Our** service partners helps to improve the way **We** do business with **You**. If **You** have feedback, or an issue **You** would like resolved **We** encourage **You** to make contact. Below is information on how to contact **Us** and how **We** will work together to resolve any concerns **You** have.

How to provide feedback

### 1. Speak to Our Complaints team

**Our** complaints team can be contacted on 1800 339 669. To get the best out of **Your** call with **Us**, please have **Your** policy and/or claim number available and any specific information about the issue.

### 2. Provide Your feedback in writing

If **You** would prefer to provide **Your** feedback or complaint in writing **You** can do so by lodging **Your** complaint on **Our** website, or by writing to:

The Complaints Team AIG Australia Limited  
Level 13, 717 Bourke Street  
Docklands VIC 3008

Email: [aucomplaints@aig.com](mailto:aucomplaints@aig.com)

## WHAT HAPPENS IF YOU MAKE A COMPLAINT?

If **You** make a complaint, **We** will record **Your** complaint and make sure that **Your** concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

**We** will assess **Your** complaint upon receipt. During the complaints process as set out in this section, **We** will meet the following requirements in respect of **Your** complaint.

- Acknowledge **Your** complaint within one (1) business day.
- **We** will tell **You** who will handle **Your** complaint and their contact details.
- **We** will, where applicable, keep **You** informed via **Your** preferred method of communication of the progress of **Your** complaint every ten (10) business days, more frequently or necessary or as agreed by both of us.
- **We** will treat **Your** complaint respectfully and handle all personal information in accordance with **Our** Privacy Policy.
- Within 30 calendar days from the date **We** receive **Your** complaint, **We** will provide a response to **Your** complaint.

If **We** cannot meet any of the stated time frames, **We** will communicate to **You** the reasons why this has not been possible. **We** will also advise **You** when **You** should expect to receive a response or decision, **Your** right to complain to the Australian Financial Complaints Authority (AFCA) if **You** are dissatisfied with such reasons and provide **You** with the contact details for AFCA.

## WHAT YOU CAN DO IF YOU ARE NOT HAPPY WITH OUR RESPONSE OR HANDLING OF YOUR COMPLAINT

If **You** are not satisfied with **Our** response or the handling of **Your** complaint, **You** may wish to have the matter reviewed by **Our** Internal Dispute Resolution Committee (“Committee”).

If **You** wish to have **Your** complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of **Your** request, please include detailed reasons for requesting the review and the outcome **You** are seeking. This information will assist the Committee in carrying out its assessment and review of **Your** complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to **You**.

If **We** are unable to provide a response within 30 calendar days of receipt of the initial complaint, **We** will inform **You** of (i) the time frame for when **Your** complaint will be heard by the Committee, (ii) when **You** should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) **Your** right to complain to AFCA if **You** are dissatisfied with such reasons; and (v) the contact details for AFCA.

**You** can take **Your** complaint to AFCA at any time, including:

- if **We** have been unable to resolve **Your** complaint within 30 calendar days;
- **You** are dissatisfied with the outcome of **Your** complaint; or
- **You** are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which **AIG** is obliged to comply.

Under AFCA Rules, **Your** complaint may be referred back to **Us** if it has not gone through **Our** complaints process.

AFCA’s contact details are:

Australian Financial Complaints Authority (AFCA)  
GPO Box 3, Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)

The use of AFCA does not preclude **You** from subsequently exercising any legal rights which **You** may have if **You** are still unhappy with the outcome. Before doing so however, **We** strongly recommend that **You** obtain independent legal advice.

If **Your** complaint does not fall within AFCA’s Rules, **We** will advise **You** to seek independent legal advice or give **You** information about any other external dispute resolution options where available to **You**.

## The Financial Claims Scheme

The protection provided under the Federal Government’s Financial Claims Scheme (the Scheme) applies to the Policy. In the unlikely event that the **Insurer** is unable to meet its obligations under the Policy, persons entitled to make a claim under the insurance cover under the Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <https://www.fcs.gov.au>.

## Privacy Notice

**This notice sets out how **AIG** collects, uses and discloses personal information about:**

- **You, if an individual; and**
- **other individuals **You** provide information about.**

**Further information about **Our** Privacy Policy is available at [www.aig.com.au](http://www.aig.com.au) or by contacting **Us** at [australia.privacy.manager@aig.com](mailto:australia.privacy.manager@aig.com) or on 1300 030 886.**

## HOW WE COLLECT YOUR PERSONAL INFORMATION

**AIG** usually collects personal information from **You** or **Your** agents. **AIG** may also collect personal information from:

- **Our** agents and service providers;
- other insurers;
- people who are involved in a claim or assist **Us** in investigating or processing claims, including third parties claiming under **Your** Policy, witnesses and medical practitioners;

- third parties who may be arranging insurance cover for a group that **You** are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

## WHY WE COLLECT YOUR PERSONAL INFORMATION

AIG collects information necessary to:

- underwrite and administer **Your** insurance cover;
- improve customer service and products including carrying out research and analysis including data analytics functions; and
- advise **You** of **Our** and other products and services that may interest **You**.

**You** have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling **Your** insurance cover or reducing the level of cover, or declining claims.

## TO WHOM WE DISCLOSE YOUR PERSONAL INFORMATION

In the course of underwriting and administering **Your** Policy **We** may disclose **Your** information to:

- **You** or **Our** agents, entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of **Your** Policy;
- banks and financial institutions for policy payments;
- **You** or **Our** agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third-party providers for data analytics functions;
- other entities to enable them to offer their products or services to **You**; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: Canada, Bermuda, Ireland, Belgium, the Netherlands, Germany, France, United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which **You** have a claim and such other countries as may be notified in **Our** Privacy Policy from time to time.

**You** may request not to receive direct marketing communications from AIG.

## ACCESS TO YOUR PERSONAL INFORMATION

**Our** Privacy Policy contains information about how **You** may access and seek correction of personal information **We** hold about **You**. In summary, **You** may gain access to **Your** personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to **Your** personal information.

Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

## COMPLAINTS

**Our** Privacy Policy also contains information about how **You** may complain about a breach of the applicable privacy principles and how **We** will deal with such a complaint.

## CONSENT

**Your** application includes a consent that **You** and any other individuals **You** provide information about consent to the collection, use and disclosure of personal information as set out in this notice.



# Policy Wording

## Important Policy Matters

This Policy consists of Sections and provides the **Insured Person** with insurance cover under those Sections selected by **You** in **Your** application for this insurance and shown in the Policy Schedule.

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

This Policy shall only apply to **Events** that occur during the **Policy Period** as set out in the Policy Schedule or Renewal Notice.

## Your Duty of Disclosure

Before **You** enter into an insurance contract, **You** have a duty to tell **Us** anything that **You** know, or could reasonably be expected to know, may affect **Our** decision to insure **You** and on what terms.

**You** have this duty until **We** agree to insure **You**.

**You** have the same duty before **You** renew, extend, vary or reinstate an insurance contract. **You** do not need to tell **Us** anything that:

- reduces the risk **We** insure **You** for; or
- is common knowledge; or
- **We** know or should know as an **Insurer**; or
- **We** waive **Your** duty to tell **Us** about

## IF YOU DO NOT TELL US SOMETHING

If **You** do not tell **Us** anything **You** are required to tell **Us**, **We** may cancel **Your** contract or reduce the amount **We** will pay you if **You** make a claim, or both.

If **Your** failure to tell **Us** is fraudulent, **We** may refuse to pay a claim and treat the contract as if it never existed.

## Definitions

Words with a special meaning are shown in this policy wording by using capital letters and **bold** font and, except where words are defined within a Section of this Policy, have the meanings given below:

1. **Accident** or **Accidental** means a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the **Policy Period**.
2. **Close Relative** means a **Spouse/Partner**, parent, parent- in-law, step-parent, child, brother, sister, brother- in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé (e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild of the **Insured Person**.
3. **Compensation** means the amount payable by **Us** to **You** or an **Insured Person** in accordance with this Policy.
4. **Dependant Child(ren)** means the dependant child(ren) 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 **Injury** being diagnosed which gives rise to a claim under Section D this Policy are primarily dependant on the **Insured Person** for maintenance and support.

**Dependant Children** include step or legally adopted children.
5. **Doctor** means a medical practitioner or medical specialist who is registered or licenced and is legally qualified to practice medicine under the laws of the country in which they practice other than a medical practitioner or medical specialist who is the **Insured Person**, the **Insured Person's** business partner or agent, the **Insured Person's** employer or employee or a **Close Relative**.
6. **Elimination Period** means the period commencing with the first day of **Total Disablement** for which medical treatment was sought in respect of **Injury** and for which no **Compensation** is payable.
7. **Event** means an event set out in the Table of Events.



8. **Fingers, Thumbs Or Toes** means the digits of a hand or foot.
  9. **Foot** means the entire foot below the ankle.
  10. **Hand** means the entire hand below the wrist
  11. **Hospital** means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery (including operating theatres) in the same premises, with 24 hours daily nursing service by registered graduate nurses and operated under the supervision of **Doctor(s)**.
  12. **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 not listed above; 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 months period immediately preceding the **Injury** giving rise to the claim under this Policy.
  13. **Injury** means a physical injury to an **Insured Person** resulting from an **Accident** and occurring independently of any other cause including any pre-existing condition, provided the **Injury**:
    - (a) Occurs to the **Insured Person** whilst this Policy is in force; and
    - (b) results in any of the **Events** specified in the Table of Events found within this Policy within twelve (12) calendar months of the date of such **Injury**.
  14. **Insured Person(s)** 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.
  15. **Limb** means a hand at or above the wrist or a foot at or above the ankle.
  16. **Non-Medicare Medical Expenses** means expenses that are not subject to any full or partial Medicare rebate nor recoverable by an **Insured Person** or the **Insured** from any other source and must be incurred within twelve (12) calendar months of an **Insured Person** sustaining **Injury** and paid by the **Insured Person** or the **Insured** on that **Insured Person's** behalf, for treatment certified necessary by a **Doctor** to a private hospital, physiotherapist, nurse, chiropractor, osteopath or similar provider of medical services, including the cost of medical supplies but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth (excluding milk or first teeth and dentures) and is caused by **Injury**.
  17. **Paraplegia** means **Permanent** and entire paralysis of both legs and part or whole of the lower half of the body.
  18. **Permanent** means lasting 12 consecutive months and at the end of that period is certified by a **Doctor** as being unlikely to materially improve for the remainder of the **Insured Person's** natural life.
  19. **Policy Period** means the period specified in the Policy Schedule, or any subsequent period in respect of which the **Insured** pays and **We** accept the Premium required for the renewal of this Policy.
  20. **Quadriplegia** means **Permanent** paralysis of both legs and both arms.
  21. **Spouse/Partner** means the husband or wife or any partner of the **Insured Person** who has continuously lived with the **Insured Person** for at least 3 calendar months prior to the **Injury** event giving rise to a claim under Section D of this Policy.
  22. **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 recognised by the (relevant) Government as an act of terrorism.

23. **Total Loss** means the **Permanent** and total physical loss of the body part referenced in the Table of Events.
- However, where that body part is:
- i. a **Limb, Hand, Foot, Finger** or **Toe**, **Total Loss** means(a) the **Permanent** and total physical loss or loss of use of that body part referenced in the Table of Events;
  - ii. an eye, **Total Loss** means the entire and irrecoverable loss of sight in that eye;
  - iii. an ear, **Total Loss** means the entire and irrecoverable loss of hearing in that ear.
- Total Loss** for speech means the entire and irrecoverable loss of speech.
24. **Total Disablement** means that as a result of **Injury**, the **Insured Person** is wholly and continuously prevented from engaging in their usual occupation and not engaged in any other occupation and are under the regular care of and acting in accordance with the instructions or professional advice of a **Doctor**.
25. **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.
26. **We/Our/Us/Insurer** means AIG Australia Limited (AIG), ABN 93 004 727 753, AFSL 381686.
27. **You/Your/Insured** means the **Insured** specified in the Policy Schedule and is the policyholder.

## Exposure

If any of the events listed in Sections A or B occurs as the result of unexpected exposure to the elements following an **Injury**, **We** will assume that **You** have sustained **Injury** as defined and will pay the **Compensation** specified for such **Event**.

## Disappearance

If an **Insured Person** disappears and after twelve calendar months their body is not found and it is reasonable to conclude they have died due to an insured **Injury**, **We** will pay the **Compensation** shown for **Event 1** Section A of this Policy subject to such disappearance being reported to the relevant authorities and receipt of a signed undertaking by **You** or a representative of the **Insured Person's** estate 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 – General

1. The **Compensation** payable under Table of Events – **Event 1** (Death) in Section A shall be payable to the **Insured Person's** Estate. All other **Compensation** will be payable to the **Insured Person** or as per the benefit terms.
  2. (a) **Compensation** shall not be payable for more than one of the **Events** listed in Section A in respect of the same **Injury**. In the event of multiple Injuries sustained in the same **Accident** and more than one **Event** can be claimed, only the **Event** with the highest benefit will be compensated;
  - (b) Any **Compensation** payable for **Events 2-19** listed in Section A shall be reduced by any **Compensation** already paid under any **Events** in Section B in respect of the same **Injury**;
  - (c) Should an **Insured Person** sustain **Injury** which results in any one of **Events 2, 3, 4, 6 or 8** described in Section A, there shall be no further liability under the Policy for **Injury** sustained thereafter;
  - (d) **Compensation** shall not be payable for more than one of the **Events** listed in Section B in respect of the same **Injury**;
- If an **Insured Person** becomes entitled to **Compensation** under any one of the **Events** listed in Section A (other than **Event 1**) they may elect to receive **Compensation** either under that Benefit or under the **Events** listed in Section B that they are also entitled to received.
3. **Compensation** shall not be payable:
    - (a) For longer than the Aggregate Period shown in the Policy Schedule in respect of the **Events** in Section B as regards any one **Injury**.
    - (b) To the extent a claim results from the **Insured Person** failing to obtain and follow medical advice from a **Doctor** as soon as possible after the happening of the **Injury** which gave rise to the claim.
  4. If an **Insured Person** dies as a result of **Injury** and **Event 1** is not insured, then **Compensation** will only be payable under the Policy under **Events 20, 21 or 22**, to for the Aggregate Period shown against these **Events** or to the date of death as a result of the **Injury** whichever first occurs.

5. The **Compensation** payable under **Event 20** is limited to the amount stated in the Policy Schedule, or an **Insured Person's** weekly **Income**, whichever is the lesser.

If an **Insured Person**:

- (a) is entitled to receive weekly or periodical disability benefits under any other policy of insurance which is required by or under a law; and/or is entitled to receive weekly or periodical disability benefits under any Workers Compensation Act or other statutory body or legislation having a similar effect, or under any civil wrongs legislation, or under any Compulsory Third Party or Motor Vehicle Act, or Transport Accident Act or other statutory body or legislation having similar effect; and/or
  - (b) have earned **Income** from any other occupation; and/or
  - (c) has actually received any annual leave, long service leave or sick leave, unless endorsed otherwise; and/or
  - (d) has any sick leave paid as a part of redundancy payments;
- (together the "Other Benefit Entitlements")

then **Compensation** payable under **Event 20** will be reduced by the amount of the benefits detailed above so as to limit the total of all payments and/or **Compensation** (inclusive of such benefits) to their weekly **Income** or the limit stated in the Policy Schedule, whichever is the lesser. (See example below).

**For Example:**

**Insured** person has suffered Temporary **Total Disablement** as a result of an **Injury**, making them eligible for **Compensation** under the Transport Accident Act. In this case the **Compensation** paid out under Event 20 of the policy would be computed as under:

	INSURED PERSON A	INSURED PERSON B	INSURED PERSON C	INSURED PERSON D
A Average Weekly Income of the Insured Person (100%)	\$1,200	\$1,700	\$2,000	\$2,500
B Cover Limit on AIG policy Schedule	85% of Average Weekly <b>Income</b> up to a maximum of \$1,500 per week	100% of Average Weekly <b>Income</b> up to a maximum of \$1,500 per week	85% of Average Weekly <b>Income</b> up to a maximum of \$1,500 per week	100% of Average Weekly <b>Income</b> up to a maximum of \$2,000 per week
C <b>Compensation</b> payable under Section B (per week)	\$1,020	\$1,500	\$1,500	\$2,000
D Weekly Compensation from Statutory Laws or other Insurance policy	\$600	\$0	\$900	\$900
E <b>Income</b> from other occupation	\$200	\$0	\$0	\$0
F Adjusted <b>Compensation</b> under this policy Section B (per week)	\$220	\$1,500	\$800	\$1,600

6. If **You** or the **Insured Person** has lodged a weekly income benefit claim under any weekly or periodical disability benefits under any Workers Compensation Act or other Statutory body or legislation having a similar effect, or under the Wrongs Act, or under any Compulsory Third Party or Motor Vehicle Act, or Transport Accident Act or other Statutory body or legislation having similar effect and are awaiting determination of the claim, payment of any **Compensation** under Section B **Event 20** of the Policy shall be calculated with effect from the date of the **Injury** less any applicable **Elimination Period**, subject to the terms and conditions of the Policy.

Payment for **Compensation** for a claim under Section B **Event 20** will be reduced by the amounts **You** or the **Insured Person** has already received, at the time of the payment of such **Compensation** as

- i. statutory benefits, under applicable laws and statutory bodies referenced above;
- ii. **Income** from another occupation; and/or
- iii. any annual leave, long service leave or sick leave, unless endorsed otherwise; and/or
- iv. sick leave paid as a part of redundancy payments.

If **You** or the **Insured Person** have received payment of **Compensation** for a claim under Section B **Event** 20 of the Policy, and subsequently receive benefits under

- (i) statutory benefits, under applicable laws and statutory bodies referenced above;
- (ii) **Income** from another occupation; and/or
- (iii) any annual leave, long service leave or sick leave, unless endorsed otherwise; and/or
- (iv) sick leave paid as a part of redundancy payments,

**You** or the **Insured Person** who is the recipient of the **Compensation** must reimburse to **Us** any difference between the amount of **Compensation** actually paid by **Us** under Section B **Event** 20 and the amount of **Compensation We** would have paid had **You** or the **Insured Person** been in receipt of such benefits at the time of payment of the claim for **Compensation**.

7. If, as a result of **Injury**, **Compensation** is payable under Section B and if, while the Policy is in force, an **Insured Person** suffers recurrence of **Total Disablement** from the same or related cause or causes, the subsequent period of **Total Disablement** will be deemed a continuation of the prior period unless between these periods **Insured Person** has performed the duties of their occupation on a full-time basis for at least six consecutive months, in which event the **Total Disablement** will be deemed the result of a new **Injury** and subject to a new **Elimination Period** and Aggregate Period.
8. **Aggregate Limit of Liability**
  - (a) Except as provided under 8(b), **Our** total liability for all claims arising under this Policy during any **Policy Period** shall not exceed the amount set out in the Policy Schedule.
  - (b) **Our** total liability for claims arising under this **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 shall not exceed the amount set out in the Policy Schedule.
9. **Age Limitations**
  - (a) Age limits may apply to this policy as based upon actuarial or statistical data and is reasonable having regard to the risk in insuring persons of a particular age and other relevant factors. **We** will not be liable for any **Injury** which happens to an **Insured Person** unless at the date of such **Event** they were between the ages set out in the Policy Schedule.
  - (b) If an **Insured Person** is aged under 18 years, Event 1 – Accidental Death is limited to \$10,000.
10. If an **Insured Person** suffers an **Injury** which requires physiotherapy or chiropractic treatment(s), they must obtain a referral from a **Doctor** prior to seeking such treatment(s). **Compensation** for physiotherapy and chiropractic treatment(s) shall be limited to \$500 in respect of any one **Injury**.
11. The premium shown on this Policy is subject to periodic review based on the number of **Insured Persons** at the commencement of each **Policy Period**.

## Scope of Cover

The **Compensation** provided will only be payable if an **Event** listed in this Policy happens to an **Insured Person** whilst

- (a) they are actually engaged in official unpaid voluntary activities authorised and under the control of the **Insured**; or
- (b) they are engaged in necessary direct travel between their normal place of residence or employment and the place of **Your** voluntary activities.

# Table of Events

## Section A – Capital Benefits

If an **Insured Person** suffers an **Injury**, whilst this Policy is in force and results within 12 consecutive months, in any **Event** described in the Table of Events, **We** will pay **You** the **Compensation** stated in the Table of Events.

The coverage under this Section is included only for the **Events** specified in the Policy Schedule. The **Compensation** for these **Events** shall be payable as a percentage of the Capital Sum **Insured** specified in the Policy Schedule.

THE EVENTS	THE COMPENSATION
<b>INJURY AS DEFINED, RESULTING IN:</b>	
1. Death (Refer to Special Provisions – General 9)	100%
2. <b>Quadriplegia</b>	100%
3. <b>Paraplegia</b>	100%
4. <b>Total Loss</b> of sight of both eyes	100%
5. <b>Total Loss</b> of sight of one eye	50%
6. <b>Total Loss</b> of use of two <b>Limbs</b>	100%
7. <b>Total Loss</b> of use of one <b>Limb</b>	50%
8. <b>Total Loss</b> of the lens of both eyes	100%
9. <b>Total Loss</b> of the lens of one eye	50%
10. <b>Total Loss</b> 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. <b>Total Loss</b> of use of four <b>Fingers</b> and <b>Thumb</b> of either <b>Hand</b>	70%
13. <b>Total Loss</b> of use of four <b>Fingers</b> of either <b>Hand</b>	40%
14. <b>Total Loss</b> of use of one <b>Thumb</b> of either <b>Hand</b>	
(a) both joints	30%
(b) one joint	15%
15. <b>Total Loss</b> of use of <b>Fingers</b> of either <b>Hand</b>	
(a) three joints	10%
(b) two joints	7%
(c) one joint	5%
16. <b>Total Loss</b> of use of <b>Toes</b> of either <b>Foot</b>	
(a) all – one <b>Foot</b>	15%
(b) great – both joints	5%
(c) great – one joint	3%
(d) other than great each <b>Toe</b>	1%
17. Fractured leg or knee cap with established non-union	10%
18. Shortening of leg by at least 5cm	7%
19. 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%

## Section B – Weekly Injury Benefit

(See Special Provisions – General, Note 2(d))

If an **Insured Person** suffers an **Injury**, whilst this Policy is in force and results within 12 consecutive months, in any **Event** described in the Table of Events, **We** will pay **You** the **Compensation** stated in the Table of Events.

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

THE EVENTS	THE COMPENSATION
INJURY AS DEFINED, RESULTING IN:	
20. <b>Temporary Total Disablement</b> of the <b>Insured Person</b> , who is an <b>Income</b> earner.	The amount per week specified in the Policy Schedule or <b>Income</b> as defined, whichever is the lesser. The <b>Compensation</b> shall be payable for no longer than the Aggregate Period specified in the Policy Schedule, and shall be subject to an <b>Elimination Period</b> as specified in the Policy Schedule.
21. <b>Temporary Total Disablement</b> of the <b>Insured Person</b> , who is not an <b>Income</b> earner.	80% of the actual cost of domestic help certified as necessary for the duration of <b>Total Disablement</b> by a <b>Doctor</b> OR the maximum amount specified in the Policy Schedule whichever is the lesser. The <b>Compensation</b> shall be payable for no longer than the Aggregate Period specified in the Policy Schedule, and shall be subject to an <b>Elimination Period</b> as specified in the Policy Schedule.
22. <b>Temporary Total Disablement of the Insured Person</b> , who is a full-time student.	80% of the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of <b>Total Disablement</b> by a <b>Doctor</b> OR the maximum amount specified in the Policy Schedule whichever is the lesser. The <b>Compensation</b> shall be payable for no longer than the Aggregate Period specified in the Policy Schedule, and shall be subject to an <b>Elimination Period</b> as specified in the Policy Schedule.

## Section C – Non-Medicare Medical Expenses

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

THE EVENTS	THE COMPENSATION
INJURY AS DEFINED, WHILST ENGAGED IN SPECIFIED ACTIVITIES RESULTING IN:	
23. <b>You</b> incurring <b>Non-Medicare Medical Expenses</b> .	80% of the actual <b>Non-Medicare Medical Expenses</b> after deduction of recoveries from any other source OR the maximum amount specified in the Policy Schedule, whichever is the lesser.

### Conditions:

1. **Non-Medicare Medical Expenses** does not include any or part of any expenses for which a Medicare benefit is paid or is payable, nor does it include the balance of monies due or payable by **You** after deduction of any Medicare benefit or rebate (commonly known as the “Medicare Gap”).
2. **We** shall not be liable to make any payment in respect of:
  - a. any expense recoverable by **You** or by the **Insured Person** from any other insurance scheme or any plan providing medical or ancillary or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance plan or source;
  - b. any expense to which the Private Health Insurance Act 2007 (as amended or replaced), or similar legislation or any of the regulations made under it apply;
  - c. more than the specified percentage of each claim less all deductions and the Policy excess;
  - d. any dental treatment expense unless it is necessarily incurred to sound and natural teeth, other than first teeth or dentures, and is caused by **Injury**.
  - e. any expense which **We** are prohibited by law from paying.

3. **Our** total liability shall not exceed in the aggregate the amount specified in the Policy Schedule, in respect of any one **Injury**.
4. The amount of **Our** total liability which represents physiotherapy, chiropractic or osteopathic expenses shall not exceed \$1,500 in respect of any one **Injury**.

### Definitions – Section C

In addition to the definitions listed on pages 7-8, the following definitions apply to this Section C:

**Specified Activities** means the activities that an **Insured Person** undertakes on behalf of or under authorisation of the **Insured** as specified in the Policy Schedule:

- (a) provide services, without payment, to an educational, religious, charitable or benevolent organisation; or
- (b) engage in a sporting activity:
  - i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
  - ii. as an official, or otherwise to assist in the conduct of the sporting activity; or
  - iii. in the capacity of an elected or appointed official of a sporting organisation/association; or
- (c) engage in youth activities organised by a voluntary organisation; or
- (d) undertake a Commonwealth-funded or administered activity:
  - i. that is part of an employment, education, training or youth program, or initiative, including specialist employment services for people with disabilities; and
  - ii. a law of a State or Territory relating to workers compensation does not apply.

In addition to the general exclusions listed on page 19, the following exclusions are applicable to Section C:

1. No cover is provided for **Insured Persons** engaging in voluntary work experience with the **Insured** (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the **Insured**, or otherwise undertaking activities as described above).

## Section D – AIG Care Plus Benefits

Cover for benefits under this section are included only if an amount is specified in the Policy Schedule against that benefit. Please note the following benefits under this Section are triggered by a valid claim under the following **Events** under Sections A, B or C of this Policy:

- A. Section A Events: Benefits 6 to 9, 11, 12, 14, 15 and 19
- B. Section B Events: Benefits 3, 12, 13, 17 and 18
- C. Section C Events: Benefits 23

### 1. LUMP SUM OVERSEAS SURGICAL BENEFITS FOR INJURY

If an **Insured Person** sustains an **Injury** whilst overseas which directly results in any of the **Events** listed below, **We** will pay a lump sum benefit as listed:

THE EVENTS	BENEFIT
1. Brain surgery	\$20,000
2. Amputation of a <b>Limb</b>	\$20,000
3. Fracture of a <b>Limb</b> requiring open reduction	\$5,000
4. Any other surgical procedure performed under general anaesthetic	\$2,500

#### Conditions

1. Cover is only provided under this benefit for surgical procedures undertaken outside of Australia.
2. The maximum **Compensation** we will pay under this benefit is \$20,000 for any single **Injury**.

#### Exclusions

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

1. Any type of illness, disease, infection or contagion, even if contracted through **Injury**, except that this exclusion shall not apply to any accidental needle stick injuries, medically acquired infections or blood poisoning.



## 2. BROKEN BONES

If an **Insured Person** sustains an **Injury** which directly results in any of the broken bones listed below as diagnosed by a **Doctor** within 30 days from the date of **Injury**, **We** will pay a lump sum benefit as listed below as a percentage of the amount shown in the Policy Schedule against Section D – Broken Bones (maximum benefit):

THE EVENTS	BENEFIT
1. Neck, skull or spine ( <b>Complete Fracture</b> )	100%
2. Hip	75%
3. Jaw, pelvis, leg, ankle or knee ( <b>Complete Fracture</b> or <b>All Other Fractures</b> )	50%
4. (a) Cheekbone, shoulder; or (b) Neck, skull or spine ( <b>Simple Fracture, Hairline Fracture</b> or <b>All Other Fractures</b> )	30%
5. Arm, elbow, wrist or rib(s) ( <b>Complete Fracture</b> or <b>All Other Fractures</b> )	25%
6. Jaw, pelvis, leg, ankle or knee ( <b>Simple Fracture</b> or <b>Hairline Fracture</b> )	20%
7. Nose or collarbone	20%
8. Arm, elbow, wrist or rib(s) ( <b>Simple Fracture</b> or <b>Hairline Fracture</b> )	10%
9. (a) <b>Hand, Foot</b> ; (b) <b>Finger(s)</b> and <b>Thumb</b> of the same <b>Hand</b> ; or (c) <b>Toe(s)</b> of the same <b>Foot</b>	7.5%

### Definitions

- i. **Complete Fracture** means a fracture in which the bone is broken completely across and no connection is left between the pieces.
- ii. **Hairline Fracture** means mere cracks on the bone.
- iii. **Simple Fracture** means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of the **Doctor** requires minimal and uncomplicated medical treatment.
- iv. **All Other Fractures** means any fracture other than a **Complete Fracture, Simple Fracture** or **Hairline Fracture**.

### Conditions

- i. The maximum **Compensation** payable for this Benefit for any single **Injury** event is the amount shown in the Policy Schedule against Section D – Broken Bones.
- ii. **We** will pay for the fracture of a body part listed in the table above only once regardless of the number of fractures sustained to one or more appendages of the same body part of the appendicular skeleton.
- iii. **We** will pay for the fracture of a body part listed in the table above only once regardless of the number of fractures sustained
  - a. to one or more **Fingers** or **Toes** of the same hand or leg;
  - b. to one or more ribs; or
  - c. to one or more vertebra in the spinal column.

## 3. GUARANTEED PAYMENT BENEFIT

If an **Insured Person** sustains an **Injury** which directly results in Weekly Injury under Section B for Event 20, **We** will pay the first twelve (12) consecutive weeks of the applicable Benefit in advance to the **Insured Person** if a **Doctor** certifies with sufficient supporting documentation that due to the severity of the **Injury** the total period of the Temporary **Total Disablement** will likely be a minimum of twenty-six (26) consecutive weeks.

### Conditions

1. Satisfactory medical evidence needs to be provided by a **Doctor**, certifying that the total period of the Temporary **Total Disablement** will likely be a minimum of twenty-six (26) consecutive weeks after the completion of the **Elimination Period**.
2. For this benefit to be payable at the time of the original medical assessment of the **Injury**, there must be no reasonable possibility of earlier return to work through rehabilitation, provision of light duties with the employer, medical treatments or other means.
3. **We** will require a signed undertaking that if the claim does not run for the advance payment period, the **Insured Person** will refund the portion of the guaranteed payment that they were not entitled to receive.

#### 4. LOSS OF TEETH BENEFIT

If an **Insured Person** sustains an **Injury** which directly results in the loss of at least 50% of all Teeth, **We** will pay \$250 per Tooth, up to a maximum of \$2,000 per single **Injury** event.

For the purpose of this Benefit, Tooth and Teeth mean sound and natural permanent tooth, including capped and crowned teeth and does not include first or milk teeth, dentures, implants and dental fillings.

##### Exclusions

This Benefit is not payable for injuries occurring to unsound and/or unnatural teeth, or resulting from eating activities (e.g. biting and chewing).

#### 5. ACCOMMODATION AND TRANSPORT EXPENSE BENEFIT

If an **Insured Person** sustains an **Injury** which results in hospitalisation as an inpatient, which is more than 100 kilometres from the **Insured Person's** normal place of residence, **We** will pay the actual and reasonable transport and/or accommodation expenses incurred by their **Spouse/Partner** and/or **Dependant Children** for travel to and from the **Hospital** or to stay with the **Insured Person** during their hospitalisation period, up to a maximum of the amount shown in the Policy Schedule against Section D – Accommodation and Transport Accident Benefit per single **Injury** event.

#### 6. EDUCATION FUND BENEFIT

If the **Insured Person** suffers an **Injury** resulting in a valid claim under Section A – Capital Benefits – **Event 1**, we will pay the actual costs of the school or university fees incurred in the calendar year in which the **Injury** occurred up to a maximum of the amount shown in the Policy Schedule against Section D – Education Fund Benefit for each surviving **Dependant Child**.

##### Conditions

This Benefit is available for a maximum of three (3) **Dependant Children** per **Insured Person**.

#### 7. FUNERAL EXPENSES BENEFIT

If an **Insured** person suffers an **Injury** resulting in a valid claim under Section A – Capital Benefits – **Event 1**, **We** will pay the necessary and reasonable expenses incurred for either:

- a. a burial or cremation or
- b. the cost of returning the **Insured Person's** body or ashes to their home town, at the **Insured Person** or their estate's option, up to a maximum of the amount shown in the Policy Schedule against Section D – Funeral Expenses Benefit.

#### 8. INDEPENDENT FINANCIAL ADVICE BENEFIT

If an **Insured Person** sustains an injury which results in a valid claim under Section A – Capital Benefits – **Events 1-8**, and **You** make a written request for this benefit, **We** will pay **You** or the **Insured Person** up to a maximum of the amount shown in the Policy Schedule against Section D – Independent Financial Advice Benefit for the necessary and reasonable expenses incurred for receiving professional financial, taxation and/or investment advice in respect of the benefit paid under **Events 1-8**, as applicable.

##### Conditions

1. The advice must be provided by a licenced independent financial advisor who is not **Your** employee or a **Close Relative** of the **Insured Person**.

#### 9. HOME/VEHICLE MODIFICATION BENEFIT

If an **Insured Person** sustains an **Injury** which results in a valid claim under Section A – Capital Benefits – **Events 2 to 8** that requires the **Insured Person** to modify their car and/or 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 sole purpose of assisting with their mobility and to perform daily lifestyle activities (i.e. driving, washing, cooking, bathing and dressing), **We** will pay 80% of the reasonable cost incurred for such renovations to a maximum of the amount shown in the Policy Schedule against Section D – Home/Vehicle Modification Benefit.

**You** must, to the extent it is reasonably possible, seek **Our** prior written agreement, which **We** will not unreasonably withhold or delay, before any incurring any costs towards this benefit. Subject to the extent of **Our** prejudice, not doing may reduce the amount payable under the Policy.

##### Conditions

This Benefit is only payable:

- a. where such modifications are undertaken with **Our** prior written confirmation (not unreasonably withheld or delayed) and recommended by the **Insured Person's** attending **Doctor**; and

- b. in respect of one residence and one personal vehicle only.
- c. if the expenses incurred for modifications and installations are submitted to us within 12 consecutive months from the date a claim is paid under the applicable **Event 2** to 8.
- d. if renovations are carried out by a qualified and licensed tradesperson.

#### 10. PREMATURE BIRTH/MISCARRIAGE BENEFIT

If an **Insured Person** sustains an **Injury** which results in either a premature childbirth (prior to 26 weeks gestation) or miscarriage, as certified by the **Insured Person's Doctor**, **We** will pay a maximum **Compensation** of the amount shown in the Policy Schedule against Section D – Premature Birth/Miscarriage Benefit, per single **Injury** event.

#### 11. SPOUSE/PARTNER EMPLOYMENT TRAINING BENEFIT

If an **Insured Person** sustains an **Injury** which results in a valid claim under Section A – Capital Benefits – **Events 1** to 8, **We** will pay up to a maximum of the amount shown in the Policy Schedule against Section D – Spouse/Partner Training Benefit, for actual and reasonable costs incurred for an **Insured Person's Spouse/Partner** to attend training for the purpose of obtaining or refreshing skills to gain employment and/or improve employment prospects within 24 months from the date of **Injury**.

#### 12. UNEXPIRED MEMBERSHIP BENEFIT

If an **Insured Person** sustains an **Injury** which results in a valid claim for **Events** under Section A or for **Event 20** under Section B of and where a **Doctor** certifies that the **Injury** prevents the **Insured Person** from continuing their participation in a sport or gym activity for which they have pre-paid membership, association or registration fee, **We** will pay the **Insured Person** a pro-rata refund of the un-refundable portion of such fees paid for the current season or year up to a total maximum of \$3,000.

#### 13. CHAUFFEUR BENEFIT

If the **Insured Person** sustains an **Injury** for which Benefits are payable under Section B – Weekly Benefits – **Event 20**, **We** will reimburse **You** or the **Insured Person** up to \$100 per day to a maximum of \$2,500 for hiring chauffeur services or a taxi service to and from the **Insured Person's** usual place of work and their usual place of residence if the **Insured Person** recovers sufficiently to return to work but is certified by a **Doctor** as being unable to drive a vehicle or travel on public transport.

#### 14. CHILDCARE BENEFIT

If an **Insured Person** sustains an **Injury** resulting in a valid claim under Section A – Capital Benefits – **Events 2** to 10, rendering them unable to care for their **Dependant Children** as certified by their **Doctor**, we will reimburse the **Insured Person** the actual expenses up to a maximum of \$500 per week, regardless of the number of **Dependant Children**, necessarily incurred for the services of a registered childcare provider for their **Dependant Child(ren)**.

##### Conditions

1. The maximum period this benefit can be claimed for will be 26 weeks and must be incurred within 24 months from the date of the **Injury**.
2. This benefit will only reimburse in respect of additional costs that would not otherwise have been incurred.
3. Any childcare expense subsidy available from the relevant government agencies will be deducted from any benefit payable under this section.

#### 15. CORPORATE IMAGE PROTECTION

If the **Insured Person** sustains an **Injury**, and in **Our** opinion this is likely to result in a valid claim under Section A – Capital Benefits – **Events 1** or 2, **We** will pay **You** up to a maximum of the amount shown in the Policy Schedule against Section D – Corporate Image Protection, for any single **Injury** event, for costs (other than **Your** own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media.

**You** must, to the extent it is reasonably possible, seek **Our** prior written agreement, which **We** will not unreasonably withhold or delay, before any incurring any costs towards this benefit. Subject to the extent of **Our** prejudice, not doing so may reduce the amount payable under the Policy.

##### Conditions

1. Costs must be incurred directly in connection with such an **Injury**, to protect and/or positively promote **Your** business and image and are subject to **You** giving **Us** a signed undertaking that any amount paid to **You** will be repaid to **Us** if it is later found that a valid claim did not eventuate.

## 16. OVERSEAS BED CARE BENEFIT

If an **Insured Person** sustains an **Injury** resulting in them being confined to a Hospital bed outside Australia and their usual country of residence, under the regular daily attendance and care of a professional carer (not an **Insured Person** or a **Close Relative**) directly resulting from a covered **Injury** and certified as necessary by a **Doctor** (not an **Insured Person** or a **Close Relative**), for more than 48 consecutive hours, we will pay the actual and reasonable costs of that confinement up to \$500 per week (up to a maximum of 26 weeks) that the **Insured Person** remains confined to a bed.

## 17. REHABILITATION EXPENSES

If an **Insured Person** sustains an **Injury** which results in a valid claim under Section B – Weekly Benefits – **Events 20**, **We** will pay for the reasonable costs incurred for tuition or advice from a licenced vocational school to support their return to work, provided such tuition or advice is undertaken with the agreement of the **Insured Person's Doctor**. **You** must, to the extent it is reasonably possible, seek **Our** prior written agreement, which **We** will not unreasonably withhold or delay, before any incurring any costs towards this benefit. Subject to the extent of **Our** prejudice, not doing so may reduce the amount payable under the Policy.

**Compensation** under this provision will be limited to the actual costs incurred not exceeding \$500 per month and will be payable for a maximum period of 6 months.

## 18. ESCALATION OF CLAIM BENEFIT

If an **Insured Person** sustains an **Injury** or Sickness which results in a valid claim under Section B – Weekly Benefits and where the **Compensation** was paid for 12 consecutive months, **We** will pay an increase in the **Compensation** by 5 percent compound per annum for the subsequent 12 consecutive months.

## 19. SPOUSE/PARTNER AND DEPENDANT CHILDREN BENEFIT

If the **Insured Person** sustains an **Injury** whilst at work which results in **Event 1** (death) under Section A, **We** will pay the following amounts in addition to the Sum Insured payable on the life of the **Insured Person**:

- a. Surviving **Spouse/Partner** Benefit – \$5,000.
- b. **Dependant Children** Benefit – \$5,000 for each **Dependant Child**, up to a maximum of 3 **Dependant Children**.

# Conditions

## 1. 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 refused in accordance with relevant law.

## 2. 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.

## 3. CANCELLATION OR CURTAILMENT OF A POLICY PERIOD

- (a) This Policy may be cancelled by **You** at any time by giving **Us** written notice.
- (b) This Policy may be cancelled by **Us** in accordance with Sections 59 and 60 of the Insurance Contracts Act 1984.

When the Policy is cancelled in the circumstances as outlined in (a) or (b), or **We** agree to bring the renewal date forward due to a curtailment of the **Policy period**, **We** will refund the proportion of the premium (if applicable and dependent on risk exposure and claims made) for the unexpired **Policy Period**, after deducting a reasonable allowance for **Our** administration costs, Commonwealth taxes and/or charges **We** cannot recover, and benefits already paid or provided under the Policy for the period the Policy was in force.

## 4. CLAIMS PROCEDURE

- (a) Written notice of claim and supporting medical evidence in the form reasonably required by **Us**, and proof of identity, must be given to **Us**, within 30 days of the occurrence of any **Injury** event giving rise to a claim, where reasonably practicable or otherwise as soon as is reasonably possible. Notice of the claim should be emailed to [austclaims@aig.com](mailto:austclaims@aig.com). In case **You** are unable to deliver electronically, please contact our office on 1300 030 886.
- (b) **We** may have the **Insured Person** medically examined at **Our** expense when and as often as **We** may reasonably require in relation to the claim 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.

## 5. SUBROGATION

In the event of any payment under this Policy, **We** shall be subrogated to all the **Insured/Insured Person's** rights of recovery thereof against any person or organisation and the **Insured/Insured Person** shall execute and deliver instructions and papers and do whatever else is reasonably necessary to secure such and enable enforcement of such rights. The **Insured/Insured Person** shall take no action to prejudice such rights.

## 6. TAX OR IMPOSTS

Where the **Insurer** is, or reasonably believes it will become, liable for any tax or other imposts 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) to take account of the tax or impost.

## Exclusions

This Policy does not apply to any **Injury** directly caused by or resulting from:

- 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. (a) the **Insured Person** being a pilot or crew member of any aircraft; or  
(b) the **Insured Person** engaging in any aerial activity except as a passenger in any properly licenced aircraft;
- 4. deliberately self-inflicted **Injury**;
- 5. pregnancy or childbirth;

6. sickness, disease or any kind of infection however contracted, even if through **Injury**. This exclusion however, does not apply to sickness or disease directly resulting from medical treatment rendered necessary by an **Injury** or to infection directly resulting from an **Injury**, provided that in each case the **Injury** itself is covered by this Policy. This exclusion also does not apply to accidental food poisoning;
7. the **Insured Person** being under the influence of intoxicating liquor, having a blood alcohol content over the prescribed legal limit or being under the influence of any other drug other than a drug taken or administered by, or in accordance with the advice of a **Doctor**;
8. the **Insured Person** engaging in any professional sport;
9. the **Insured Person** driving or riding in any kind of race;
10. any psychological or psychosomatic or mental or nervous condition;
11. an **Insured Person** suffering from stress or psychiatric condition, including but not limited to depression, anxiety, neurosis, psychosis, mental or emotional stress, physical fatigue, mental disease or associated disorders unless such conditions are being treated by a registered specialist mental health practitioner;

In addition to the above Exclusions

12. The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United States of America or the Commonwealth of Australia.

END OF WORDING



In Australia, insurance is issued by AIG Australia Limited ABN 93 004 727 753 AFSL 381686.

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