



Chubb Group Personal Accident & Sickness Insurance

Policy Wording & Product Disclosure
Statement (PDS)

CHUBB®

Accident & Health

Contents

Important Information	5
1. About this Group Personal Accident & Sickness Insurance PDS	5
2. About the Insurer	5
3. Richard Oliver Underwriting Managers.....	6
4. Summary of Insurance	6
5. The nature of a Covered Person's right to access cover under the Policy and when it starts and ends	7
6. Our agreement with the Policyholder (the Policy)	7
7. Group Insurance Policy	8
8. Cooling Off and Cancellation Rights	8
9. Renewal Procedure.....	8
10. Privacy Statement.....	8
11. Complaints and Dispute Resolution Process	9
12. Premium.....	10
13. Financial Claims Scheme	11
14. Updating this PDS	11
15. How to Contact Us.....	11
16. Duty of Disclosure	12
General Definitions Applicable to the Policy	13
Personal Accident and Sickness.....	18
Extent of Cover.....	18
Table of Events.....	19
Part A – Lump Sum Benefits	19
Part B – Bodily Injury Benefits	21
Part B – Weekly Benefits - Bodily Injury	21
Part C – Sickness Benefits.....	23
Part D – Fractured Bones - Lump Sum Benefits	25
Part E – Loss of Teeth or Dental Procedures - Lump Sum Benefits	26
Additional Cover Under the Policy	27
1. Exposure.....	27
2. Disappearance	27
3. Escalation of Claim Benefit	27

4. Guaranteed Payment.....	27
5. Return to Work Assistance.....	27
6. Tuition or Advice Expenses.....	27
7. Unexpired Membership Benefit.....	28
8. Replacement Staff/Recruitment Costs.....	28
9. Visitors Benefit.....	28
10. Corporate Image Protection.....	28
11. Independent Financial Advice.....	29
12. Funeral Expenses.....	29
13. Coma Benefit.....	29
14. Partner Retraining Benefit.....	29
15. Dependent Child Supplement.....	30
16. Orphaned Benefit.....	30
17. Modification Expenses.....	30
18. Chauffeur Services.....	30
19. Executor Emergency Cash Advance.....	30
20. Emergency Home Help.....	30
21. Student Tutorial Costs.....	31
22. Premature Birth/Miscarriage Benefit.....	31
23. Bed Care.....	31
24. Terrorism Injury Benefit.....	31
25. Accommodation and Transport Expenses.....	31
26. Education Fund Benefit.....	31
27. Out of Pocket Expenses.....	31
28. Childcare Benefit.....	32
29. Work Experience Benefit.....	32
30. Workplace Assault Benefit.....	32
31. Workplace Trauma Benefit.....	32
32. Air or Road Rage Benefit.....	32
33. Carjacking Benefit - Excess & Vehicle Hire.....	33
34. Carjacking Benefit - Lump Sum Benefit.....	33
35. Reconstructive or Cosmetic Surgery Benefit.....	33
36. Cancer Benefit.....	33
37. Public Transport Ticket Benefit.....	33
General Conditions Applicable to the Policy.....	34
General Exclusions Applicable to the Policy.....	36
General Provisions Applicable to the Policy.....	37
Age Limitations.....	37
Aggregate Limit of Liability.....	37
Assistance and Co-operation.....	38
Breach of Conditions.....	38
Cancellation.....	38
Change of Business Activities.....	38

Currency.....	38
Due Diligence.....	39
Headings	39
Notice of Claim.....	39
Other Insurance	39
Proper Law.....	39
Sanctions Clause	39
Singular/Plural	39
Subrogation.....	39
About Chubb in Australia	40
Contact Us.....	40

Chubb Group Personal Accident & Sickness Insurance

Policy Wording & Product Disclosure Statement (PDS)



Important Information

1. About this Group Personal Accident & Sickness Insurance PDS

This PDS contains important information about this insurance to assist in the making of a decision in relation to it.

General Advice

Any general advice that may be contained within this PDS or accompanying material does not take into account the Policyholder's individual objectives, financial situation or needs nor those for whom the Policyholder is effecting the Policy. Such matters should be considered in determining the appropriateness of this product. Consideration also needs to be given to whether the limits, type and level of cover are appropriate.

Preparation Date

This PDS was prepared on March 19 2021. Other documents may form part of Our PDS and if they do, We will tell the Policyholder in the relevant document.

2. About the Insurer

Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) (Chubb) is the insurer/issuer of this product. In this PDS, "We", "Us", "Our" means Chubb Insurance Australia Limited. Our contact details are:

Head Office:
Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
Postal address:
GPO Box 4907
Sydney NSW 2001
O 1800 815 675
F +61 2 9335 3467
E CustomerService.AUNZ@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (**Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10).

3. Richard Oliver Underwriting Managers

In accordance with the provisions of the *Corporations Act 2001*, Richard Oliver Underwriting Managers Pty Ltd (hereinafter called Richard Oliver) gives notice that the policy has been effected under an authority given to Richard Oliver Underwriting Managers Pty Ltd by Chubb. Richard Oliver has entered into the contract as an agent of Chubb and not as an agent of the policyholder.

Richard Oliver's Australian Business Number (ABN) is: 66 006 649 341 and its Australian Financial Service Licence (AFSL) Number is: 238 334.

How To Contact Richard Oliver

You may contact Richard Oliver by writing to or telephoning Richard Oliver using the contact details below.

Level 4, 555 Bourke Street Melbourne, VIC, 3000, Australia
O +61 3 8681 9800

4. Summary of Insurance

The following provides a summary of the main covers available under the Policy only; it does not form part of the Policy and cannot be relied on as a full description of the cover provided.

Please refer to the relevant Sections of the Policy and the Schedule for full benefit details and applicable terms, limitations, conditions and exclusions.

The covers are provided only if specified as applicable in the Schedule.

The Policy also defines certain terms used in this summary, either under General Definitions or as definitions specific to certain Sections.

Personal Accident and Sickness

We pay agreed lump sums or weekly benefits if a Covered Person suffers from an Event included in the Table of Events as a result of a Bodily Injury or Sickness. A number of additional benefits may also be payable under the additional cover provided.

The cover in the Policy is subject to certain terms, conditions and exclusions (including limits and excesses). For example:

- Covered Persons are not covered in relation to covered Event(s) that occur before they become a Covered Person or after they cease to be a Covered Person;
- We only pay up to the agreed limits specified in the Policy;
- We will only cover Events which occur within twelve (12) months of the Bodily Injury or date the Covered Person first sought treatment for and/ or advice in relation to the Sickness from a Doctor or Dentist, and
 - where the Bodily Injury or date the Covered Person first sought treatment and/or advice in relation to the Sickness from a Doctor or Dentist occurs during the Period of Insurance, and
 - with respect Events 25, 26, 27 and 28 (weekly benefits), where the Event occurs during the Period of Insurance or Renewal Period.

We will not pay any benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which would result in Us contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth), the Private Health Insurance (Health Insurance Business) Rules as updated from time to time or the *National Health Act, 1953* (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.

All of the above covers are subject to specific terms, conditions and exclusions (including limits and excesses) which are described under each section as well as under the following sections:

- General Conditions Applicable to the Policy
- General Exclusions Applicable to the Policy
- General Provisions Applicable to the Policy

This Policy has reduced cover for Covered Persons aged over seventy-five (75) years. Refer to page 37 General Provisions Applicable to the Policy for details. Please read the full Policy wording to decide whether this cover is right for you.

5. The nature of a Covered Person's right to access cover under the Policy and when it starts and ends

A Covered Person's access to this Policy is solely by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984 (Cth)*. Covered Persons are not contracting insureds (e.g. they cannot cancel or vary the Policy - only the Policyholder can do this) and do not enter into any agreement with Us.

We do not need to provide any notices in relation to this insurance to Covered Persons as they are not a contracting party to the Policy. We only send notices to the Policyholder which is the only entity We have contractual obligations to under the Policy.

Covered Persons are not obliged to accept any of the benefits of this insurance. If a Covered Person makes a claim under the Policy then such person will have the same obligations to Us as if they were the Policyholder and We will have the same rights against the Covered Persons as we would have against the Policyholder.

The insurance cover is subject to the terms, conditions, limitations and exclusions set out in this document.

Neither We nor the Policyholder hold anything on trust for, or for the benefit or on behalf of, Covered Persons under this insurance arrangement. The Policyholder:

- a) does not act on behalf of Us or a Covered Person in relation to the insurance;
- b) is not authorised to provide any financial product advice, recommendations or opinions about the insurance; and
- c) does not receive any remuneration or other benefits from Us.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their personal needs from a person who is licensed to give such advice. No advice is provided by Us that the benefits are appropriate or useful for any Covered Person's own circumstances or needs. Nothing prevents such persons from entering into other arrangements regarding insurance.

A Covered Person's access to cover:

- a) begins from the time the relevant person meets the criteria specified in the Schedule for a Covered Person and becomes a Covered Person; and
- b) ends at the earliest of the following events:
 - i. when the relevant person no longer meets the criteria specified in the Schedule for a Covered Person; or
 - ii. at the end of the Period of Insurance; or
 - iii. when the Policy is cancelled by Us or the Policyholder (See page 38 Cancellation clause).

Refer to the General Definitions section for the definition of Period of Insurance and other capitalised terms.

6. Our agreement with the Policyholder (the Policy)

Where We have agreed to enter into the Policy with the Policyholder We do so on the terms and conditions and exclusions contained in this PDS, the Schedule We issue to the Policyholder confirming entry into the Policy and any other document that We issue to the Policyholder that We advise will form part of the Policy (e.g. an Endorsement and/or a Supplementary Product Disclosure Statement (SPDS)).

The Schedule contains important information relevant to the insurance, including:

- the Period of Insurance;
- who the Covered Persons entitled to access cover are;
- the Premium payable by the Policyholder (See page 10 Premium description section);
- the applicable benefits and limits; and
- variations to this PDS and other Policy terms, conditions and exclusions (if any).

We may also issue other documents (e.g. Endorsements or SPDs) from time to time and where reasonably necessary, which may vary this PDS, the Schedule and other Policy terms, conditions and exclusions.

All of the above make up the “Policy” the Policyholder has with Us. They are all important documents and must be read together carefully and be kept in a safe place for future reference.

7. Group Insurance Policy

The Policyholder must ensure that a copy of this PDS is made available to each Covered Person.

8. Cooling Off and Cancellation Rights

The Policyholder has twenty-one (21) days after entry into the Policy (including renewals) to decide whether to return it. If the request is made to Us in writing within those twenty-one (21) days, We will cancel the Policy, provided neither the Policyholder nor any Covered Person has exercised a right or power under the terms of the Policy in that period (e.g. a claim has been made or benefit paid). We will provide a full refund of Premium, less charges or taxes which We are unable to recover. Even after the cooling off period ends the Policyholder has cancellation rights (See page 38 Cancellation clause).

9. Renewal Procedure

Before the Policy expires, We will advise the Policyholder whether We intend to offer renewal and if so on what terms. It is important to check the terms of any renewal before renewing to ensure that the details are correct.

10. Privacy Statement

In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (**Chubb**).

“You” and “Your” refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to [Our website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e., group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to Us using and disclosing Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return to:

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our [Privacy Policy](#) for more details, or contact:

Privacy Officer

Chubb Insurance Australia Limited

GPO Box 4907 Sydney NSW 2001

+61 2 9335 3200

Privacy.AU@chubb.com.

11. Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

12. Premium

All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of the Policy.

When calculating the Premium for the Policy We take a range of factors into account, including:

- a) age, occupation and previous insurance history of persons to be covered; and
- b) the type and amount of cover provided.

It is important for the Policyholder to know that the Premium varies depending on the information We receive from the Policyholder about the risk to be covered by Us. Based on Our experience, We decide what factors (such as those noted above) increase Our risk and how they should impact on the Premium.

The Premium also includes amounts that take into account Our obligation to pay any relevant compulsory government charges or taxes (e.g. stamp duty) in relation to the Policy. These amounts will be set out separately in the Schedule as part of the total Premium payable.

When the Policyholder applies for this insurance, the Policyholder will be advised of the total Premium amount, when it needs to be paid and how it can be paid.

We may change the Premium from the renewal date if We notify the Policyholder of the change in writing prior to that date. The Policyholder can then elect whether to renew the Policy with Us.

Non-payment of Premium

If the Policyholder fails to pay the Premium on time, and the Premium remains unpaid for at least ninety (90) days We may cancel the Policy, in accordance with the relevant provisions of the Insurance Contracts Act.

13. Financial Claims Scheme

We are an insurance company authorised under the *Insurance Act 1973* (Cth) (**Insurance Act**) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (**APRA**) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to www.fcs.gov.au for more information.

14. Updating this PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue the Policyholder with a new PDS or a Supplementary PDS or other compliant document to update the relevant information.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue the Policyholder with notice of this information in other forms or keep an internal record of such changes. A paper copy of any updated information is available to the Policyholder at no cost by contacting Us.

15. How to Contact Us

To contact Us, ask any questions or request any further information regarding the Policy, refer to Our contact details under the heading “About the Insurer”.

16. Duty of Disclosure

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.

What You do not need to tell Us

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, 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.

General Definitions Applicable to the Policy

For the purpose of the Policy, the following definitions apply:

Accident means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Covered Person. The word Accidental shall be construed accordingly.

Accidental Death means death occurring as a result of a Bodily Injury.

Act of Terrorism means the planning, use, or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.

Air or Road Rage Incident means a violent physical act occurring whilst the Covered Person is occupying an aircraft as a passenger, or any motor vehicle intended for use on public roadways; and intentionally committed by a person who is not:

- a) a Covered Person; or
- b) a Close Relative of the Covered Person.

Benefit Period means the maximum period of time for which a benefit is payable under Events 25, 26, 27 and/or 28 as shown in the Schedule.

Bodily Injury means bodily injury resulting solely from an Accident and which occurs independently of any illness or any other cause where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person under the policy. It does not mean:

- 1. a Sickness; or
- 2. any Pre-existing Condition

Cancer means the presence of one (1) or more malignant tumours characterised by uncontrolled growth and spread of malignant cells and invasion of tissue, resulting in positive diagnosis by a duly qualified Doctor and confirmed by a registered pathologist on the basis of the histopathologic or cytopathologic patterns of the lesion which correlate with the clinical and imaging findings. This includes leukaemia, lymphomas, Hodgkin's disease, bone marrow disorders and melanoma, other than where specifically not covered as below.

For the avoidance of any doubt, "Cancer" does not include the following which are not covered by the Policy:

- a) Carcinoma in situ (unless it results in the removal of the entire breast, testicle or organ to arrest spread of malignancy and this procedure is the appropriate and necessary treatment as certified by an oncologist);
- b) Kaposi's Sarcoma or any other AIDS related cancers and cancer in the presence of human immunodeficiency virus (HIV);
- c) chronic lymphocytic leukaemia less than Rai stage 3;
- d) prostate tumours with a Gleason score equal to or less than 6 or a TNM classification of T1 or equivalent staging;
- e) melanoma that are less than Clark Level 3, and less than 1.5mm in thickness as measured using the Breslow method and have no evidence of ulceration as determined by histological examination;
- f) all hyperkeratoses or basal cell carcinomas of the skin;
- g) all squamous cell carcinomas of the skin unless they have spread to other organs;
- h) all cancers which are confined to the thyroid gland and/or papillary thyroid carcinoma.

Carjacking Incident means the violent theft or attempted theft of a motor vehicle which is occupied by the Covered Person or whilst the Covered Person is entering or exiting the vehicle.

Civil War means any of the following, whether declared or not: armed opposition, insurrection, revolution, armed rebellion, sedition or usurped power, involving two or more parties belonging to the same country.

Claimant means the Policyholder, a Covered Person or any other person entitled to claim under the Policy.

Close Relative means Parent, Spouse/ Partner, 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.

Complete Fracture means a fracture in which the bone is broken completely across and no connection is left between the pieces.

Country of Residence means the country:

- a) of which the Covered Person is a permanent resident (e.g. in relation to which they hold a multiple entry visa or permit which gives the Covered Person resident rights in such country); or
- b) in which the Covered Person is residing on an overseas expatriate assignment.

Covered Person means a person that meets the criteria specified for a Covered Person in the Schedule and with respect to whom Premium has been paid or agreed to be paid by the Policyholder. They are a person that is legally entitled to claim under the Policy by reason of the relevant provisions of the Insurance Contracts Act and on no other basis. A Covered Person is not a contracting insured under the Policy with Us. Our agreement is entered into with the Policyholder.

Dentist means a dentist or surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than:

- a) the Policyholder; or
- b) the Covered Person; or
- c) a Close Relative of the Covered Person; or
- d) an Employee of the Policyholder.

Dependent Child(ren) means a Covered Person's and their Spouse/ Partner's dependent child(ren) (including step or legally adopted child(ren)) as long as they are under nineteen (19) years of age or under twenty-five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the Covered Person for maintenance and support. Dependent Children also means a Covered Person's unmarried children of any age who are permanently living with the Covered Person and are mentally or physically incapable of self-support.

Doctor means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than:

- a) the Policyholder; or
- b) the Covered Person; or
- c) a Close Relative of the Covered Person, a member of the immediate family of the Covered Person; or
- d) an Employee of the Policyholder.

Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services. Child-minding and home help services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person and must be certified by a Doctor as being necessary or at least likely to be substantially beneficial for the recovery of the Covered Person.

Employee means any person in the Policyholder's service including directors (executive and non-executive), board members, consultants, contractors, sub-contractors and/or self-employed persons undertaking work on the Policyholder's behalf.

Endorsement means a written alteration to the terms of the Policy.

Event(s) means the Event(s) described in the relevant Table of Events set out in this Policy.

Excess Period means the period of time following Events 25, 26, 27 and 28 giving rise to a claim during and for which no benefits are payable as specified in the Schedule.

Fingers, Thumbs or Toes mean the digits of a Hand or Foot.

Foot means the entire foot below the ankle.

Hairline Fracture means mere cracks in the bone.

Hand means the entire hand below the wrist.

Insurance Contracts Act means the *Insurance Contracts Act 1984* (Cth) as amended from time to time.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss means in connection with:

- a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- b) an eye, total and Permanent loss of all sight in the eye;
- c) hearing, total and Permanent loss of hearing;
- d) speech, total and Permanent loss of the ability to speak;
- e) Hands, Foot and digits, Permanent physical severance or Permanent loss of use of the Hand, Foot, Finger, Thumb, or Toe;

and which in each case is caused by Bodily Injury.

Medical Aids means equipment such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of a Bodily Injury by a Doctor and which are not excluded under General Exclusion 8.

Non-Scheduled Flight(s) means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

Other Fracture means any fracture other than a Complete Fracture, Simple Fracture or Hairline Fracture.

Parent means parent, parent-in-law, step-parent or such person who was the Covered Person's primary care giver (including jointly with another person) as a child.

Paraplegia means the Permanent loss of use of both legs and the Permanent loss of use of the whole of or part of the lower half of the body.

Period of Insurance means the period shown on the current Schedule or such shorter time if the Policy is terminated and for which cover applies under the Policy.

Permanent means having lasted, or where the medical evidence shows that it will last, twelve (12) consecutive months from the date of the Bodily Injury and at the expiry of that period, in the opinion of a Doctor being unlikely to materially improve.

Permanent Total Disablement means where in the opinion of a Doctor:

- a) the Covered Person is entirely and continuously unable to engage in, perform or attend to any occupation or business for which they are reasonably qualified by reason of education, training or experience; and
- b) the disability is permanent.

Policy means this PDS and Policy Wording, the current Schedule and any other documents We may issue to the Policyholder that We advise will form part of the Policy (e.g. Endorsements and SPDSs).

Policyholder means the named company or organisation listed as the Policyholder in the Schedule with whom We enter into the Policy. They are the contracting insured.

Pre-Existing Medical Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the three (3) years prior to becoming a Covered Person under the Policy; or
- b) the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware of an underlying physical defect, condition, illness or disease in the three (3) months prior to becoming a Covered Person under the Policy.

Notwithstanding the above, any physical defect, condition, illness or disease will not be deemed to be a Pre-Existing Medical Condition where the Covered Person has been employed by the Policyholder and covered under a group personal accident and sickness insurance policy underwritten by Us and held by the Policyholder for the period or periods of insurance immediately prior to the Period of Insurance. The Pre-existing Medical Condition exclusion will apply under the Policy in respect of a Covered Person if that Covered Person has not had continuous cover under a group personal accident and sickness insurance underwritten by Us and held by the Policyholder immediately prior to the Policy.

Premium means the premium as shown in the Schedule that is payable in respect of the Policy by the Policyholder.

Professional Sport means any sport for which a Covered Person receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.

Quadriplegia means the Permanent loss of use of both arms and both legs.

Renewal Period means the period of insurance applicable to the Renewal Policy.

Renewal Policy means the group personal accident and sickness insurance policy underwritten by Us which takes effect immediately at the end of the Period of Insurance.

Salary means:

- a) in the case of a salaried Employee (not otherwise covered below under b. or c.), their weekly pre-tax and pre-personal deductions income, excluding commission, bonuses, overtime payments and any allowances, averaged during the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income; or
- b) in the case of a salary packaged Employee or T.E.C. (that is, total employment cost), their weekly pre-tax income derived from personal exertion (including, but not limited to wages, motor vehicle and/or travel allowances, club subscriptions and fees, housing loan or rental subsidy, clothing and meal allowances), before personal deductions (but excluding bonuses, commissions, overtime payments), averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income; or
- c) in the case of a self-employed person, their weekly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been self-employed.

Schedule means the schedule listing the benefits and limits which is issued by Us to the Policyholder.

Seek Employment means the Covered Person being registered with the government agency or department which is responsible for providing unemployment services, (such as Centrelink in Australia) and/or a recruitment company and then providing Us with proof of a minimum of four (4) new job application per month unless this is not reasonably practicable in the Covered Person's circumstances.

Sickness means any illness or disease of the Covered Person occurring during the Period of Insurance and whilst the person is a Covered Person. It does not mean any Pre-Existing Medical Condition.

Simple Fracture means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a Doctor requires minimal and uncomplicated medical treatment.

Specially Designated List means names of a person, entities, groups, or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Spouse/Partner means a Covered Person's husband or wife and includes a de-facto and/or life partner with whom a Covered Person has continuously cohabited for a period of three (3) months or more at the time of loss.

Temporary Partial Disablement means where in the opinion of a Doctor, the Covered Person is temporarily unable to engage in a substantial part of their usual occupation or business duties resulting in their earnings post Bodily Injury or Sickness of at least 25% less than their Salary. If the Covered Person ceases to be employed by the Policyholder after the Event(s) occurs, then Temporary Partial Disablement means disablement which prevents the Covered Person from engaging in any occupation for which they may be suited by way of their education, training or experience which in the opinion of a Doctor reduces the Covered Person's capacity to undertake an occupation by at least 25%. In both instances the Covered Person must be under the regular care of and acting in accordance with the instructions or advice of a Doctor.

Temporary Total Disablement means where in the opinion of a Doctor, the Covered Person is temporarily unable to engage in any aspect of their usual occupation or any of their business duties. If the Covered Person ceases to be employed by the Policyholder after the Event(s) occurs, then Temporary Total Disablement means disablement which, in the opinion of a Doctor, prevents the Covered Person from engaging in any occupation for which they may be suited by way of their education, training or experience. In both instances the Covered Person must be under the regular care of, and acting in accordance with the instructions or advice of a Doctor.

Tooth means a sound and natural tooth but does not include first or milk teeth, dentures, implants and dental fillings.

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.

We/Our/Us means Chubb Insurance Australia Limited (ABN 23 001 642 020) who is the insurer/issuer of the Policy.

Work Experience means work undertaken with the Policyholder for a defined temporary period, either voluntarily or for a stipend, by a person who is not an employee of the Policyholder, provided such work is arranged in conjunction with an educational, training or similar institution for the purpose of that person gaining vocational experience or developing practical skills.

Other documents issued by Us that form the Policy may also contain general or specific definitions.

Personal Accident and Sickness

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy:

Bodily Injury

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers from a Bodily Injury which results directly in the occurrence of one or more of the Events listed in the Table of Events below under Parts A, B, D and/or E, We will pay the corresponding benefit shown on the Table of Events, provided:

- a) the Event occurs within twelve (12) months of the date of the Bodily Injury; and
- b) with respect to Events 25 and/ or 26, the Event occurs during the Period of Insurance or any Renewal Period; and
- c) an amount is shown for that Event in the Schedule against Part A, B, D and/or E.

Sickness

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers from Sickness which results directly in the occurrence of one or more of the Events listed in the Table of Events below under Part C, We will pay the corresponding benefit shown on the Table of Events, provided:

- a) the Event occurs within twelve (12) months of the date the Covered Person first sought treatment for and/or advice in relation to the Sickness from a Doctor or Dentist; and
- b) with respect to Events 27 and/ or 28, the Event occurs during the Period of Insurance or any Renewal Period; and
- c) an amount is shown for that Event in the Schedule against Part C.

Table of Events

Part A – Lump Sum Benefits

Cover for an Event under this Part applies only:

- (i) if the amount for that Event is shown in the Schedule against Part A - Lump Sum Benefits.
- (ii) with respect to Part A - Lump Sum Benefits, where the Lump Sum Benefit is linked to a Covered Person's Salary and the Covered Person is not in receipt of a Salary, the benefit amount shall be limited to the lesser of \$250,000 or the maximum sum insured shown in the Schedule for that category of Covered Person.
- (iii) if a Covered Person suffers a Bodily Injury resulting in any one of Events 2-8, We will not be liable under the Policy for any subsequent Bodily Injury to that Covered Person.
- (iv) if the Event(s) occur within twelve (12) months of the date of the Bodily Injury

Benefits shall not be payable for more than one of Events 1 to 19 in respect of the same Bodily Injury, We will, however, pay the Event with the highest benefit.

Cover under this Part is subject to age limitations as per the General Provisions section of the Policy on page 37.

Part A – Lump Sum Benefits	
Events - Bodily Injury resulting in:	Benefits The percentage of the amount shown in the Schedule against Part A - Lump Sum Benefits (per Covered Person).
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of one (1) or more Limbs	100%
7. Permanent and incurable insanity	100%
8. Permanent Loss of a) hearing in both ears b) the lens in both eyes	100% 100%
9. Permanent Loss of a) hearing in one (1) ear b) the lens in one (1) eye	30% 60%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	80%
11. Burns: a) Third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	50% 25%
12. Permanent Loss of use of four (4) Fingers of either Hand	50%

Part A – Lump Sum Benefits, continued

Events - Bodily Injury resulting in:	Benefits The percentage of the amount shown in the Schedule against Part A - Lump Sum Benefits (per Covered Person).
13. Permanent Loss of use of one (1) Thumb of either Hand: a) both joints b) one (1) joint	40% 20%
14. Permanent Loss of use of Fingers of either Hand: a) three (3) joints b) two (2) joints c) one (1) joint	15% 10% 5%
15. Permanent Loss of use of Toes of either Foot: a) all - one (1) Foot b) great - both joints c) great - one (1) joint d) other than great - each Toe	15% 5% 3% 1%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5 cm	7.5%
18. Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	1% to a maximum of \$10,000 in total.
19. Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive.	<p>Such percentage of the Lump Sum Benefit insured which corresponds to the percentage reduction in whole bodily function as certified by the Covered Person's treating Doctor and a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will seek the opinion of a third independent Doctor, who will be appointed by mutual agreement between the parties and paid for by Us. In the event of a disagreement between all three (3) Doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions, subject to the maximum amount We will pay which is seventy-five percent (75%) of the Lump Sum Benefit insured.</p> <p>The maximum amount We will pay is 75% of the lump sum benefit insured.</p>

Part B – Bodily Injury Benefits

Part B - Bodily Injury Resulting In Surgery outside of Australia - Benefits

Cover for an Event under this Part applies only if:

- a) an amount is shown in the Schedule against Section 1, Part B Bodily Injury Benefits;
- b) the surgery is undertaken outside of Australia; and
- c) the surgical procedure is carried out within twelve (12) months of the date of the Bodily Injury.

Part B - Bodily Injury Resulting in Surgery outside of Australia - Benefits

Events	Benefits The percentage of the amount shown in the Schedule against Part B- Bodily Injury Resulting in Surgery Benefits (per Covered Person).
20. Craniotomy	100%
21. Amputation of a Limb	100%
22. Fracture of a Limb requiring open reduction	50%
23. Dislocation requiring open reduction	25%
24. Any other surgical procedure carried out under a general anaesthetic	15%

Part B – Weekly Benefits - Bodily Injury

Cover for an Event under this Part applies only if:

- a. an amount is shown in the Schedule against Part B - Weekly Benefits - Bodily Injury; and
- b. the Event(s) occur within twelve (12) months of the date of the Bodily Injury and whilst the Policy or Renewal Policy is in force.

This cover is subject to the Excess Period shown on the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury.

Restrictions and/or limitations on the cover provided under this Part apply for people aged 75 years or over. Refer to the General Provisions section on page 37.

Part B – Weekly Benefits - Bodily Injury

Events	Benefits
25. Temporary Total Disablement	<p>From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, We will, for the Benefit Period, pay up to the weekly benefit amount shown in the Schedule against Part B - Weekly Benefits - Bodily Injury.</p> <p>However this will not exceed the percentage of Salary shown in the Schedule of the Covered Person's Salary.</p>

Part B – Weekly Benefits - Bodily Injury, continued

Events	Benefits
26. Temporary Partial Disablement	<p>From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists resulting in a reduction of the Covered Person's Salary of at least 25%, We will, for the Benefit Period, pay up to the weekly benefit amount shown in the Schedule against Part B - Weekly Benefits - Bodily Injury less any amount of current earnings as a result of working in a reduced capacity</p> <p>However, the combined amount must not exceed the percentage of Salary shown in the Schedule of the Covered Person's Salary.</p> <p>If the Covered Person is able to return to work in a reduced capacity (where the Policyholder has reduced activities for the Covered Person to undertake), yet elects not to do so, then the benefit payable shall be 25% of the Covered Person's Salary.</p>

Part C – Sickness Benefits

Part C - Weekly Benefits - Sickness

Cover for an Event under this Part applies only if:

- a. an amount is shown in the Schedule against Part C – Weekly Benefits – Sickness; and
- b. the Event(s) occurs within twelve (12) months of the date Covered Persons first sought treatment for or advice in relation to a Sickness from a Doctor or Dentist and whilst the Policy or Renewal Policy is in force.

This cover is subject to the Excess Period shown on the Schedule against Section 1, Part C - Weekly Benefits - Sickness.

Restrictions and/or limitations on the cover provided under this Part apply for people aged 75 years or over. Refer to the General Provisions section on page 37.

Part C - Weekly Benefits - Sickness

Events	Benefits
27. Temporary Total Disablement	<p>From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, We will, for the Benefit Period, pay up to the weekly benefit amount shown in the Schedule against Part C - Weekly Benefits - Sickness.</p> <p>However this will not exceed the percentage of Salary shown in the Schedule of the Covered Persons Salary.</p>
28. Temporary Partial Disablement	<p>From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, We will, for the Benefit Period, pay up to the weekly benefit amount shown in the Schedule against Part C - Weekly Benefits - Sickness less any amount of current earnings as a result of working in a reduced capacity.</p> <p>However, this will not exceed the combined amount must not exceed the percentage of Salary shown in the Schedule of the Covered Person's Salary.</p> <p>If the Covered Person is able to return to work in a reduced capacity where the Policyholder has reduced activities for the Covered Person to undertake), yet elects not to do so, then the benefit payable shall be 25% of the Covered Person's Salary.</p>

Part C - Sickness Resulting In Surgery outside Australia - Benefits

Cover for an Event under this Part applies only if:

- a. an amount is shown in the Schedule against Part C - Sickness Resulting in Surgery - Benefits; and
- b. the surgery is undertaken outside of Australia; and
- c. the surgical procedure(s) is carried out within twelve (12) months after the date Covered Person first sought treatment for or advice in relation to the Sickness from a Doctor or Dentist.

Part C - Sickness Resulting in Surgery outside of Australia - Benefits

Events	Benefits
Note: the following surgical procedure(s) must be carried out within twelve (12) months of the date Covered Persons first sought treatment for or advice in relation to the Sickness from a Doctor or Dentist.	The benefits shown below are a percentage of the amount shown in the Schedule against Part C - Sickness Resulting in Surgery - Benefits (Per Covered Person).
29. Open heart surgical procedure	100%
30. Brain surgery	100%
31. Abdominal surgery carried out under general anaesthetic	50%
32. Any other surgical procedure carried out under a general anaesthetic	15%

Part D – Fractured Bones - Lump Sum Benefits

Cover for an Event under this Part applies only if:

- a. an amount is shown in the Schedule against Part D - Fractured Bones - Lump Sum Benefits; and
- b. the Event(s) occur within twelve (12) months of the date of Bodily Injury.

Part D – Fractured Bones - Lump Sum Benefits

Events	Benefits The benefits shown below are a percentage of the amount shown in the Schedule against Part D - Fractured Bones - Lump Sum Benefits (Per Covered Person).
33. Neck, skull or spine (Complete Fracture)	100%
34. Hip	75%
35. Jaw, pelvis, leg, ankle or knee (Complete Fracture or Other Fracture)	50%
36. Cheekbone, shoulder or Simple Fracture, Hairline Fracture or Other Fracture of neck, skull or spine	30%
37. Arm, elbow, wrist or ribs (Complete Fracture or Other Fracture)	25%
38. Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	20%
39. Nose or collarbone	20%
40. Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	10%
41. Finger, Thumb, Foot, Hand or Toe	7.5%

The maximum benefit payable for any one (1) Bodily Injury resulting in fractured bones shall be the amount shown on the Schedule against Part D - Fractured Bones - Lump Sum Benefits.

In the case of an established non-union of any of the above fractures, notwithstanding the maximum benefit payable amount, We will pay an additional benefit of 5% of the amount shown in the Schedule against Part D - Fractured Bones - Lump Sum Benefits.

Part E – Loss of Teeth or Dental Procedures - Lump Sum Benefits

Cover for an Event under this Part applies only if:

- a. an amount is shown in the Schedule against Part E – Loss of Teeth or Dental Procedures - Lump Sum Benefits; and
- b. the Event(s) occur within twelve (12) months of the date of Bodily Injury

Part E – Loss of Teeth or Dental Procedures - Lump Sum Benefits

Events	Benefits The benefits shown below are a percentage of the amount shown in the Schedule against Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth (Per Covered Person).
42. Loss of teeth or full capping of teeth	100%
43. Partial capping of teeth	50%

The maximum benefit payable for any one (1) Bodily Injury resulting in loss of teeth or dental procedures shall be the amount shown in the Schedule against Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits.

The maximum benefit payable per Tooth shall be limited to the amount shown in the Schedule.

Additional Cover Under the Policy

1. Exposure

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is exposed to the elements as a result of an Accident and within twelve (12) months of the Accident the Covered Person suffers from any of the Events outlined in the Table of Events (1-19) as a direct result of that exposure, the Covered Person will be deemed for the purpose of the Policy to have suffered a Bodily Injury on the date of the Accident.

2. Disappearance

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person disappears in any manner whatsoever and the Covered Person's body has not been found within twelve (12) months after the date of that disappearance, the Covered Person will be deemed to have died as a result of a Bodily Injury at the time of their disappearance.

Where the Accidental Death benefit in the Table of Events (Event 1) is payable because of a disappearance, We will only pay that benefit after the Policyholder or the legal representatives of the Covered Person's estate has given Us a signed undertaking that the benefit will be repaid to Us if, after Our payment, it is found that to the prior knowledge of the Policyholder or Legal Representative the Covered Person did not die as a result of a Bodily Injury.

3. Escalation of Claim Benefit

After payment of a benefit under Events 25, 26, 27 or 28 continuously for twelve (12) months, and again after each subsequent period of twelve (12) months during which a benefit is paid, the benefit will be increased by 5% per annum. Note that any continuation benefits shall still not exceed the total maximum Benefit Period as shown in the Schedule.

4. Guaranteed Payment

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Events 25 or 27, provided that medical evidence is presented from a Doctor certifying that there is a reasonable likelihood that the total period of Temporary Total Disablement will be a minimum of twenty-six (26) continuous weeks, and We agree with this certification, We will pay at the time of first payment twelve (12) weeks benefits. Note that any guaranteed payment shall still not exceed the total maximum Benefit Period as shown in the Schedule.

5. Return to Work Assistance

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers a Bodily Injury or Sickness which results in benefits being payable under Events 25, 26, 27 or 28, We at Our absolute discretion may elect to assist the Covered Person in arranging for professional assistance recommended by a Doctor or occupational therapist or rehabilitation specialist to improve their physical and/or emotional condition in order to return to their usual occupation. Assistance includes but is not limited to special equipment for and/or modifications to the Covered Person's usual workplace. The maximum benefit payable per Covered Person for any (1) Event is as per the amount shown in the Schedule against Return to Work Assistance.

6. Tuition or Advice Expenses

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury or Sickness for which a benefit is payable under Events 25, 26, 27 or 28, We will reimburse expenses incurred by the Policyholder or a Covered Person for tuition or advice for a Covered Person by a registered training organisation, provided such tuition or advice is undertaken with Our prior written agreement (not to be unreasonably withheld or delayed) and that evidence is presented from a Doctor certifying the tuition or advice is medically necessary or at least substantially beneficial in returning the Covered Person to work.

Reimbursement under this provision will be limited to the actual costs incurred by the Policyholder or the Covered Person up to the maximum amount shown in the Schedule against Tuition or Advice Expenses.

7. Unexpired Membership Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which results in a benefit being paid under:

- a) Events 2 to 8; or
- b) Events 25 and/or 26 for which a Doctor certifies in writing will reasonably likely continue for a minimum period of twenty-six (26) weeks;

and it is certified by a Doctor as reasonably likely to prevent the Covered Person from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, We will pay the Policyholder or Covered Person a pro-rata refund of such fees paid for the current season or membership period, up to the amount shown in the Schedule against Unexpired Membership Benefit.

8. Replacement Staff/Recruitment Costs

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers a Bodily Injury, and this is likely to result in a valid claim under the Policy with respect to, Part A- Lump Sum Benefits for either:

- a) Event 1 - Accidental Death; or
- b) Event 2 - Permanent Total Disablement,

We will pay the reasonable costs incurred by the Policyholder for recruitment of replacement employees up to the maximum amount shown in the Schedule against Replacement Staff/Recruitment Costs.

The recruitment process must commence within sixty (60) days of the Event and be for recruiting the Covered Person's role for the continuation of the Policyholder's business.

9. Visitors Benefit

If during the Period of Insurance a third party visits the Policyholder's premises in a business capacity and sustains a Bodily Injury which would, had the visitor been a Covered Person, result in a benefit being paid under Event 1 or Event 2, We agree to pay the visitor, or their estate in the happening of Event 1, the benefit amount shown in the Schedule against Visitors Benefit.

10. Corporate Image Protection

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers a Bodily Injury, and this is likely to result in a valid claim under the Policy with respect to Part A- Lump Sum Benefits for either:

- a) Event 1 - Accidental Death; or
- b) Event 2 - Permanent Total Disablement,

We will reimburse the Policyholder up to the amount shown in the Schedule against Corporate Image Protection for reasonable costs (other than the Policyholder's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media.

Costs must be incurred as a result of such a Bodily Injury, to protect and/or positively promote the Policyholder's business and image. The maximum benefit payable for any one (1) Event is the amount shown in the Schedule against Corporate Image Protection.

11. Independent Financial Advice

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury for which benefits are payable under Events 1-9, We will, in addition to payment of the benefit, and at the request of the Policyholder, the Covered Person or representatives of the Covered Person's estate, pay for professional financial advice in respect of the payment of the benefit for Events 1-9.

However such advice must be provided by an independent financial advisor who is not a Close Relative of the Covered Person and who is authorised and regulated by the Australian Securities and Investments Commission to provide such financial advice. The maximum benefit payable for any one (1) Event is the amount shown in the Schedule against Independent Financial Advice.

12. Funeral Expenses

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers an Accidental Death We will reimburse the Policyholder or the estate of the Covered Person up to the amount shown in the Schedule against Funeral Expenses for:

- a) all reasonable funeral, burial or cremation and associated expenses and
- b) all reasonable expenses incurred in transporting the Covered Person's body or ashes to a place nominated by the legal representative of the Covered Person's estate.

13. Coma Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which:

- a) directly causes or results in the Covered Person being in a state of continuous unconsciousness and
- b) the Covered Person or their legal representative (or if none, their next of kin) presents Us with a written opinion of a Doctor which verifies that the cause of the continuous unconsciousness was the Bodily Injury,

We will pay the Policyholder or the Covered Person or the Covered Person's legal representative (or if none, the Covered Person's next of kin) a weekly amount for each week of continuous unconsciousness, up to a maximum number of consecutive weeks, as shown in the Schedule against Coma Benefit.

If the state of continuous unconsciousness persists for a period of less than one (1) week, or for only part of any subsequent week, We will pay the Coma Benefit at the rate of one-seventh (1/7th) of the weekly amount for each day during which continuous unconsciousness continues, subject to the maximum number of weeks stated in the Schedule.

14. Partner Retraining Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers Event 1, 2 or 3, We will pay, at the Policyholder's request, up to the amount shown in the Schedule against Partner Retraining Benefit.

This amount will be used towards the actual costs incurred for the training or retraining of the Covered Person's Spouse/Partner:

- a) for the purpose of obtaining gainful employment; or
- b) to improve their employment prospects; or
- c) to enable them to improve the quality of care they can provide to the Covered Person.

Provided always that:

- a) the training is provided by a registered training organisation (or similar entity) with qualified skills to provide such training; and
- b) all such expenses are incurred within twenty-four (24) months from the date the Covered Person suffered the Bodily Injury for which the claim depends, unless otherwise agreed by Us.

15. Dependent Child Supplement

If during the Period of Insurance; and whilst the person is a Covered Person, the Covered Person suffers an Accidental Death and is survived by a Dependent Child(ren), We will pay the Covered Person's estate a lump sum benefit for each surviving Dependent Child.

This is subject to a maximum benefit with respect to any one (1) family as shown in the Schedule against Dependent Child Supplement.

16. Orphaned Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person and their Spouse/ Partner both suffer an Accidental Death as a result of the same Accident and they are survived by a Dependent Child(ren), We will pay to the Covered Person's estate, in addition to any benefit payable under Dependent Child Supplement, a lump sum benefit for each surviving Dependent Child up to the maximum benefit amount per Dependent Child as shown in the Schedule against Section 1, Orphaned Benefit.

This is also subject to a maximum benefit amount in respect of any one (1) family as shown in the Schedule against Orphaned Benefit.

17. Modification Expenses

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury for which a benefit is payable under Events 2 or 3, We will reimburse the Policyholder or Covered Person up to the amount shown in the Schedule against Modification Expenses, for actual costs incurred to:

- a) modify the Covered Person's home and/or vehicle, or
- b) costs associated with relocating the Covered Person to a more suitable home,

provided that evidence is presented from a Doctor certifying the modification and/or relocation is medically necessary or is at least likely to be substantially beneficial in managing the Covered Person's condition.

18. Chauffeur Services

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury or Sickness for which benefits are payable under Events 25, 26, 27 or 28, We will pay the Policyholder or Covered Person up to the amount shown in the Schedule against Chauffeur Services for a chauffeur, commercial ride-share service or taxi service to and from the Covered Person's usual place of work and their usual place of residence if the Covered 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.

19. Executor Emergency Cash Advance

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers an Accidental Death, upon the executor of the Covered Person's estate's request, We will advance to the Policyholder or the executor of the Covered Person's estate the amount shown in the Schedule against Executor Emergency Cash Advance, whilst the administration of the Covered Person's estate is being arranged.

The advance will be deducted from any subsequent benefit paid for Event 1 - Accidental Death

20. Emergency Home Help

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers from a Bodily Injury which results in a benefit being payable under Event 25 and/or 26 described in Part B of the Table of Events and is unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to the amount shown in the Schedule against Emergency Home Help.

21. Student Tutorial Costs

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person who is a student, suffers from a Bodily Injury which results in Event 25 and/or 26 described in Part B of the Table of Events and is unable to attend registered classes, We will pay the cost of reasonably and necessarily incurred home tutorial services as a result of that Bodily Injury up to the amount shown in the Schedule against Student Tutorial Costs, provided the Covered Person is registered as a full time student. Home tutorial services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.

22. Premature Birth/Miscarriage Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which results in premature childbirth (prior to thirty-two (32) weeks gestation) or miscarriage, We will pay the Covered Person the lump sum benefit amount shown in the Schedule against Premature Birth/Miscarriage Benefit.

23. Bed Care

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is confined to bed outside Australia and/or Country of Residence, as a result of a Bodily Injury, for a period in excess of forty-eight (48) hours, and the Covered Person presents Us with a written opinion of a Doctor that verifies that the Bodily Injury caused the Covered Person to be confined to bed, We will pay the Covered Person the weekly sum insured up to the maximum number of weeks as shown in the Schedule against Bed Care. If the bed confinement continues for a period of less than one (1) week, or for only part of any subsequent week, We will pay the Bed Care Benefit at the rate of one-seventh (1/7th) of the weekly amount for each day during which bed confinement continues, subject to the maximum number of weeks stated in the Schedule.

24. Terrorism Injury Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury resulting from an Act of Terrorism for which a benefit is paid under Events 1 to 8, We will, in addition to payment of the benefit, also pay the Covered Person or Covered Person's estate the amount shown in the Schedule against Terrorism Injury Benefit.

The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Insurance shall not exceed the amount shown in the Schedule against Terrorism Injury Benefit.

25. Accommodation and Transport Expenses

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury and is admitted as an in-patient of a hospital, which is more than 100 kilometres from the Covered 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 Dependent Children to travel to or remain with the Covered Person, up to the amount shown in the Schedule against Accommodation and Transport Expenses.

26. Education Fund Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers a Bodily Injury resulting in Accidental Death, We will reimburse subsequently incurred school or university fees up to the maximum amount stated in the Schedule against Section 1, Education Fund Benefit for each surviving Dependent Child.

The maximum amount per family of the Covered Person is stated in the Schedule against Section 1, Education Fund Benefit.

27. Out of Pocket Expenses

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in additional expenses for Medical Aids, local transportation (other than

in an ambulance) for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to the maximum amount shown in the Schedule against Section 1, Out Of Pocket Expenses.

However this is provided that those costs are not insured elsewhere under this Policy, or an expense to which General Exclusion 8 applies.

28. Childcare Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury for which a benefit is paid under Events 2 to 8, We will pay the Covered Person the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to the amount stated in the Schedule against Childcare Benefit, but only in respect of additional costs that would not otherwise have been incurred.

29. Work Experience Benefit

If a person is undertaking authorised Work Experience with the Policyholder and, whilst performing occupational duties on behalf of the Policyholder sustains a Bodily Injury which, had the person been a Covered Person, would have resulted in a benefit being paid under Events 1 to 9, We will pay the person suffering from the Bodily Injury or their legal representative (or if none, the Covered Person's next of kin) in the event of Event 1 - Accidental Death the amount shown in the Schedule against Work Experience Benefit.

30. Workplace Assault Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury as a result of an assault occurring either whilst at the usual place of employment with the Policyholder or if this is not on the Policyholder's premises, unless there is reasonable evidence to suggest the Covered Person provoked the assault, We will pay the Covered Person the amount shown in the Schedule against Workplace Assault Benefit.

31. Workplace Trauma Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person witnesses a violent criminal act whilst at the premises of the Policyholder and does not sustain a Bodily Injury, We will pay the Policyholder or Covered Person the amount shown in the Schedule against Workplace Trauma Benefit.

32. Air or Road Rage Benefit

If, during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is the victim of an Air or Road Rage Incident, We will reimburse the Policyholder or Covered Person for associated Air or Road Rage Expenses (as defined below), up to the amount shown in the Schedule against Air or Road Rage Benefit.

Air Rage or Road Rage Expenses means the reasonable costs for any non-refundable expenses incurred by the Policyholder or Covered Person in respect of a Covered Person's and/ or their Close Relative's pre-scheduled travel arrangements, for:

1. additional accommodations or transportation to bring the Covered Person and/or their Close Relative to their intended destination if the Covered Person and/or Close Relative missed the original departure due to an Air or Road Rage Incident;
2. additional accommodations or transportation to bring the Covered Person and/or their Close Relative to their return destination, or to travel from the place where the trip was interrupted to a place where the Covered Person and/or their Close Relative can resume the trip, if the trip is disrupted due to an Air or Road Rage Incident; and
3. the unused portion of forfeited travel or accommodation expenses paid in advance if a pre-scheduled trip is cancelled due to an Air or Road Rage Incident.

33. Carjacking Benefit - Excess & Vehicle Hire

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is the victim of a Carjacking Incident which results in theft and/or damage to their vehicle, We will pay to the Policyholder:

- a) the excess applicable on the Covered Person's comprehensive insurance to have the vehicle repaired; and/or
- b) the reasonable cost of a hire car, taxi or commercial ride-sharing service for the Covered Person to undertake direct routine travel to and from the Covered Person's normal residence for the purpose of attending or returning from work or other activities with the Policyholder, if the Covered Person is without their car due to theft or to undertake repairs;

up to the total amount shown in the Schedule against Carjacking Benefit - Excess & Vehicle Hire.

34. Carjacking Benefit - Lump Sum Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury as a result of being the victim of a Carjacking Incident, We will pay the Covered Person the amount shown in the Schedule against Section 1, Carjacking Assault Benefit.

35. Reconstructive or Cosmetic Surgery Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which results in medically-necessary reconstructive or cosmetic surgery, and a benefit being paid under Events 2 to 19, We will pay the Policyholder or Covered Person an additional 10% of the benefit amount payable under Events 2 to 19 in respect of that Bodily Injury, up to the maximum benefit amount shown in the Schedule against Reconstructive or Cosmetic Surgery Benefit.

The Reconstructive or Cosmetic Surgery Benefit will be payable only once in respect of any one (1) Accident, and will be reduced by any amount payable under Events 20 to 24 in respect of the same Accident.

36. Cancer Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person first suffers from Cancer, the symptoms of which manifest after the first ninety (90) days of cover for that person, We will pay the Covered Person the benefit amount shown in the Schedule against Cancer Benefit, provided that:

- a) neither the diagnosis of Cancer, nor the manifestation of any symptoms or conditions which subsequently result in an investigation leading to the diagnosis of Cancer, occur within the first ninety (90) days that a Covered Person first met the criteria for a Covered Person under this Policy;
- b) the Cancer is not directly or indirectly caused by any Pre- Existing Condition;
- c) the Covered Person survives for a period of at least thirty (30) days following the diagnosis of Cancer; and
- d) the Covered Person has not previously qualified for a benefit amount under the Cancer Benefit.

e) the Scope of Cover as shown in the Schedule operates on a 24/7 basis.

37. Public Transport Ticket Benefit

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which results in a benefit being paid under:

- 1. Events 2 to 8, or
- 2. Events 25 to 28, for which:
 - i. a Doctor certifies in writing will continue for a minimum period of twenty-six (26) weeks; and
 - ii. it is certified by a Doctor as preventing the Covered Person from travelling on public transport for which they have pre-paid a ticket for a duration between 7 days and 365 days;

We will pay the Policyholder or Covered Person the amount on the ticket which cannot be used by the Covered Person as a result of the Event, up to the applicable maximum amount shown in the Schedule against Section 1, Public Transport Ticket Benefit.

General Conditions Applicable to the Policy

1. If a Covered Person suffers a Bodily Injury resulting in any one of Events 2-8, We will not be liable under the Policy for any subsequent Bodily Injury to that Covered Person.
2. Benefits shall not be payable for more than one of Events 1-19 in respect of the same Bodily Injury, We will, however, pay the Event with the highest benefit.
3. Benefits shall not be payable:
 - a) for Events 25, 26, 27 and 28 in excess of a total aggregate period as shown as the number of weeks (or other time period) against Section 1, Part B - Weekly Benefits - Bodily Injury or against Part C - Weekly Benefits - Sickness in the Schedule in respect of any one (1) Bodily Injury or Sickness;
 - b) for Events 25, 26, 27 and 28 during the Excess Period;
 - c) for Events 25, 26, 27 and 28 after the Excess Period, in an amount which exceeds the lesser of:
 - i. the maximum benefit amount shown in the Schedule against Section 1, Part B Weekly Benefits - Bodily Injury or against Part C - Weekly Benefits - Sickness, as applicable, or
 - ii. the applicable percentage of the Covered Person's Salary as shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury or against Section 1, Part C - Weekly Benefits - Sickness.

For example, if:

- i. the applicable percentage is 75%; and
 - ii. the maximum Sum Insured shown in the Schedule is \$2,000 x 104 weeks against Section 1, Part B- Weekly Benefits - Bodily Injury or against Section 1, Part C - Weekly Benefits - Sickness; and
 - iii. a Covered Person's Salary is \$1,500 per week then that Covered Person's maximum benefit will be limited to 75% of \$1,500 x 104 weeks = \$117,000
 - d) unless the Covered Person, as soon as would be expected of a reasonable person after the happening of any Bodily Injury or the first date of treatment for or advice in relation to any Sickness giving rise to a claim under the Policy, procures and follows proper medical treatment and advice from a Doctor or Dentist. Failure to follow proper medical treatment or advice in accordance with paragraph d) may result in Us reducing or suspending Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure.
 - e) for more than one (1) of Events 25 and/or 26 or Events 27 and/or 28 that occur for the same period of time in respect of any one (1) Covered Person; and
 - f) for more than one (1) of the surgical benefits described in Events 20 to 24 and 29 to 32, in respect of any one (1) Bodily Injury or Sickness.
4. The amount of any benefit payable for Temporary Total Disablement and Temporary Partial Disablement will be reduced by the amount of any:
 - a) periodic compensation benefits payable under any disability insurance, workers' compensation or accident compensation scheme or other government entitlement; and
 - b) the amount of any sick pay received, or, at the discretion of the Policyholder, sick leave entitlement, so that the total amount of any such benefit or entitlement together with any benefits payable under the Policy does not exceed the applicable percentage of the Covered Person's Salary as shown in the Schedule against Section 1, Part B - Weekly Benefits - Bodily Injury or against Section 1, Part C - Weekly Benefits - Sickness.

For example, if:

- i. the applicable percentage is 75%;
 - ii. the maximum benefit amount shown in the Schedule is \$1,250 x 104 weeks against Section 1, Part B - Weekly Benefits - Bodily Injury or Section 1, Part C - Weekly Benefits - Sickness;
 - iii. a Covered Person's Salary is \$2,000 per week;

- iv. the Covered Person is entitled to benefits of (say) \$500 per week under a compensation scheme described in 4(a) above, then that Covered Person's maximum benefit will be limited to $75\% \text{ of } \$2,000 = \$1,500$, less $\$500 = \$1,000 \times 104 \text{ weeks} = \$104,000$.

(Note: this example assumes that the weekly compensation benefit of \$500 continues concurrently with payments under this Policy for 156 weeks).

- 5. Where a Covered Person receiving benefits from Us under this Policy, is unemployed and certified by a Doctor as being able to undertake light or partial duties the Covered Person must actively Seek Employment consistent with the opinion of their Doctor.

Should a Covered Person not actively Seek Employment once medically cleared to, benefits shall be reduced to 25%.

- 6. Where, in relation to benefits payable for Events 2, 25, 26, 27 and/or 28, We do not agree with the opinion given by the Covered Person's treating Doctor, We have the right (at Our own expense) to have the Covered Person examined by a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will seek the opinion of a third independent Doctor at our expense chosen in consultation with the Covered Person. The third Doctor's opinion will be the opinion used for the purposes of the definitions of Permanent Total Disablement, Temporary Partial Disablement and Temporary Total Disablement.
- 7. If as a result of a Bodily Injury or Sickness, benefits become payable under Parts B or C of the Table of Events and while the Policy or Renewal Policy is in force, the Covered Person suffers a recurrence of Temporary Total Disablement or Temporary Partial Disablement from the same or a related cause or causes then, for the purpose of applying the Excess Period only, the subsequent period of disablement will be deemed a continuation of the prior period unless, between such periods, the Covered Person has worked on a full-time basis for at least six (6) consecutive months, in which case the subsequent period of disablement will be deemed to have resulted from a new Bodily Injury or Sickness and a new Excess Period will apply.

Where a Bodily Injury requires surgical treatment which cannot be performed within twelve (12) months from the date of that Bodily Injury, provided the Covered Person can demonstrate that such treatment was known as necessary during that twelve (12) month period and a Doctor certifies this, We will treat this twelve (12) month period as a continuation of the first Bodily Injury regardless of whether the Covered Person has been able to return to work for six (6) months, provided surgery does not occur in a period in excess of twenty- four (24) months from the original date of Bodily Injury.

Note, any continuation benefits shall still not exceed the total maximum Benefit Period as shown in the Schedule.

- 8. Subject to the Guaranteed Payments referred to in Conditions under Part B - Weekly Benefits - Bodily Injury & Part C - Weekly Benefits - Sickness, point 2, We will pay weekly benefits for Events 25, 26, 27 and 28 monthly in arrears. We will pay benefits for a disability which is suffered for a period of less than one (1) week at the rate the average working day (or part thereof) income based on the Covered Person's Salary for each day during which disability continues.
- 9. All benefits paid under this Policy shall be payable to the Policyholder or such person or persons and in such proportions as the Policyholder shall nominate, unless otherwise specified in the Policy.
- 10. With respect to Part A - Lump Sum Benefits, where the Lump Sum Benefit is linked to the Covered Person's Salary and the Covered Person is not in receipt of a Salary, the benefit amount shall be limited to the lesser of \$250,000 or the maximum sum insured shown in the Schedule for that category of Covered Person.

General Exclusions Applicable to the Policy

These general exclusions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy.

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly:

1. results from a Covered Person:
 - a) flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers or which the Covered Person believes on reasonable grounds to be licensed to carry passengers; or
 - b) training for and/or participating in Professional Sport of any kind.
2. results from any intentional self- injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or a Covered Person. This exclusion does not apply to the Policyholder or any Covered Person who is not the perpetrator of such act or who did not know or condone such act.
3. results from War or Civil War in Australia or a Covered Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan.
4. are covered by:
 - a) in part or whole by Medicare;
 - b) any workers compensation legislation;
 - c) any transport accident legislation;
 - d) any government sponsored fund, plan or medical benefit scheme; or
 - e) any other insurance policy required to be effected by or under law;

but only to the extent to which loss, damage, liability, Event, Bodily Injury or Sickness is in fact covered by one or more of these schemes.
5. results in a claim under for Events 25, 26, 27 and/or 28 due to childbirth or pregnancy (except for unexpected medical complications of emergencies arising therefrom).
6. results from a Pre-Existing Medical Condition (except illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury) prior to the Policy being purchases or any condition that has been aggravated during the Period of Insurance and/or degenerative condition unless that Pre-Existing Medical Condition has been accepted by Us in writing.
7. would result in Our contravening the *Health Insurance Act 1973* (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules as updated from time to time, or *National Health Act 1953* (Cth) or any amendment to, or consolidation or re-enactment of, those Acts or Rules.

Except for Part A - Lump Sum Benefits, there is no cover under the Policy for any loss, damage, liability, Event, Bodily Injury or Sickness which is covered under any other insurance policy, health or medical scheme or Act of Parliament or is payable by any other source. We will however pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or such other source and what the Policyholder or the Covered Person would be otherwise entitled to recover under the Policy, where permissible by law

General Provisions Applicable to the Policy

These general provisions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy.

Age Limitations

1. In respect to each Covered Person aged seventy-five (75) years or over and under eighty (80) years at the time of loss;
 - a) cover under Part A, Events 1 -19 is limited to a maximum of \$250,000 or as otherwise shown in the Schedule, whichever is the lesser; and
 - b) no benefit is payable Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
 - c) no benefit is payable under Additional Cover 37 - Cancer Benefit.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of seventy- five (75) years.

2. In respect to each Covered Person aged eighty (80) years or over and under ninety (90) years at the time of loss;
 - a) cover under Part A, Events 1 -19 is limited to a maximum of \$100,000 or as otherwise shown in the Schedule, whichever is the lesser; and
 - b) no benefit is payable under Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
 - c) no benefit is payable under Additional Cover 37 - Cancer Benefit.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of eighty (80) years.

3. In respect to each Covered Person aged ninety (90) years or over at the time of loss;
 - a) cover under Part A, Event 1, (Accidental Death) and Events 3-19 are limited to a maximum of \$25,000; and
 - b) no benefit is payable under Part A, Event 2, (Permanent Total Disablement); and
 - c) no benefit is payable under Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
 - d) no benefit is payable under Additional Cover 37 - Cancer Benefit.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of ninety (90) years.

Aggregate Limit of Liability

1. Except as stated below, Our total liability for all claims arising under the Policy in respect of any one (1) Accident or series of Accidents arising out of any one (1) occurrence during the Period of Insurance shall not exceed the amount shown in the Schedule against Aggregate Limit of Liability (A).
2. Our total liability for all claims arising under the Policy in respect of any one (1) Accident or series of Accidents arising out of any one (1) occurrence during the Period of Insurance relating directly to a Non Scheduled Flight(s) shall not exceed the amount shown in the Schedule against Aggregate Limit of Liability (B).
3. In the event that claims are made under the Policy which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Covered Person in such manner as We may reasonably determine. If claims made under the Policy do not exceed the Aggregate Limits of Liability, but we have reduced payments under this section 3, we will make additional payments to each affected Covered Person to reimburse the reduction in payments proportional to the remaining Aggregate Limit.

4. Our liability for any one (1) event giving rise to a claim under the Policy with respect to War and/or Civil War shall not exceed the amount shown in the Schedule against Aggregate Limit of Liability (C).
5. Our total liability for all claims arising under the Policy during any one (1) Period of Insurance relating to War and/or Civil War shall not exceed the amount shown in the Schedule against Aggregate Limit of Liability (D).

Assistance and Co-operation

The Policyholder and Covered Persons shall co-operate with Us and upon Our reasonable request, assist in making settlements, in the conduct of proceedings and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the Policyholder because of Bodily Injury or damage with respect to which insurance is afforded under the Policy. We will keep the Policyholder apprised of the status of any proceedings, informed of material developments and consulted where appropriate. In that regard, the Policyholder and Covered Persons (where relevant and to the extent it is within the Policyholder and/or the Covered Person's power) shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The Policyholder or Covered Persons shall not, except at the Policyholder's own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

Breach of Conditions

If the Policyholder or a Covered Person is in breach of any of the conditions of the Policy (including a claims condition), We may decline to pay a claim to the Policyholder or Covered Person in breach if the claim is substantially affected by the breach, to the extent permitted by law.

Cancellation

The Policyholder may cancel the Policy at any time by notifying Us in writing. The cancellation will take effect at 4.01pm (in the state or territory where the policy was effected) on the day We receive the Policyholder's written notice of cancellation or such time as otherwise agreed.

We may cancel the Policy or any Section thereof, for any of the reasons set out in Section 60 of the Insurance Contracts Act by issuing a notice thirty (30) days in advance in writing in accordance with Section 59 of the Insurance Contracts Act.

If the Policy is cancelled by Us or the Policyholder, and providing that no claim has been made, We Will refund the Premium paid on a pro-rata basis taking into account the period of time in which the Policy has been in place, less any charges or taxes which We are unable to recover.

If the Policy is cancelled by Us or the Policyholder, and a claim has been paid, We may refund a portion of the Premium paid. In determining whether We refund any part of the Premium, We will take into account various factors including but not limited to, the value of the Premium, the period of time in which the Policy has been in place, the value of the claims that have been paid under the Policy, and any charges or taxes which We are unable to recover.

Change of Business Activities

The Policyholder must inform Us as soon as is reasonably practicable of any alteration in the Policyholder's business activities which to the knowledge of the Policyholder or of a reasonable Person in the position of the Policyholder would increase the risk of a claim being made under this Policy. Examples of such changes include, but is not limited to, an increase in the number of Covered Persons, a change from office based risk to field based risk or commencing use of non-scheduled flights.

Currency

All amounts shown on the Policy are in the currency stated in the Schedule. If expenses are incurred in a currency different to the currency shown in the Schedule, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.

Due Diligence

The Policyholder and all Covered Person(s) will exercise due diligence in undertaking all reasonable steps to avoid or reduce any loss under the Policy including but not limited to complying with applicable workplace health and safety laws.

Headings

Headings have been included for ease of reference and it is understood and agreed that the terms, conditions and exclusions of the Policy are not to be construed or interpreted by reference to such headings.

Notice of Claim

The Claimant must give Us written notice of any occurrence which is likely to give rise to a claim within thirty (30) days or as soon as is reasonably practicable after the date of the occurrence. A Claimant's failure to furnish Us with notice within the time provided in the Policy will not invalidate any claim but We may reduce Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure. The Claimant must at their expense give Us such certificates, information and other documentation as We may reasonably require and which are within the Claimant's power to provide. We may at Our own expense have any Claimant, who is the subject of a claim under the Policy, medically examined from time to time (so long as the frequency is not unreasonable in the circumstances).

Other Insurance

In the event of a claim, the Policyholder or a Covered Person must advise Us as to any other insurance they are entitled to claim under or have access to that covers the same risk.

Proper Law

Any dispute arising under the Policy or concerning its formation shall be governed by the laws of the appropriate state or territory of the Commonwealth of Australia. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the said state or territory and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and the practice of such court.

Sanctions Clause

Chubb shall not be deemed to provide cover and Chubb 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 Chubb, its parent or its ultimate holding company, to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Australia or United States of America.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran [, Syria, North Korea, North Sudan, Crimea] [and Cuba].

Singular/Plural

If it is consistent with the context of any clause in this Policy, the singular includes the plural and vice versa.

Subrogation

If We pay an amount under the Policy, We shall be subrogated to the Claimant's rights to recover an equivalent sum to what we have paid against any person or entity other than the Policyholder, Covered Person or other persons covered by this Policy and a Claimant must execute and deliver any instruments and papers and do whatever else is necessary and within their power to enable Us to secure such rights. A Claimant must not take action which will prejudice Our rights to subrogation.

We will not be liable for a loss where the Claimant is a party to an agreement that excludes or limits Our rights to recover damages from a third party in respect of that loss, whenever that agreement was made, i.e. before or after the loss occurred. The effect of this provision is that the Claimant may prejudice the Claimant's rights with regard to a claim if the Claimant makes or has made any agreement with a third party that will prevent Us from recovering the loss the subject of the claim from that party or another party.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure as well as individuals purchasing travel and personal accident insurance.

More information can be found at
www.chubb.com/au

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Chubb Target Market Determination

Chubb Group Personal Accident and Sickness Insurance

(for Willis Towers Watson and Richard Oliver
Underwriting Managers)

CHUBB®

Chubb Target Market Determination



Important Information

This Target Market Determination (**TMD**) is required under section 994B of the Corporations Act 2001 (Cth) and has been prepared by the product issuer Chubb Insurance Australia Limited (**Chubb**) AFSL 239687 ABN 23 001 642 020. The TMD is designed to assist customers, distributors and Chubb staff to understand who this product has been designed for and who it is not suitable for. The TMD identifies triggers for Chubb to review the target market and sets out the conditions and restrictions on distribution of the product described below. It also sets out the reporting obligations of Chubb's distributors. This document is not a Product Disclosure Statement (**PDS**) and is not a summary of the product features or terms of the product. This document does not take into account any person's individual objectives, financial situation or needs and is not intended to constitute personal advice. Persons interested in acquiring this product should carefully read the PDS before deciding whether to purchase this product.

This TMD is effective from the date of publication until its replacement or withdrawal.

Where a word is capitalised in this TMD and not otherwise defined, the definition of the word can be found in the policy wording/PDS.

The PDS for the product can be found here [Chubb Group Personal Accident & Sickness Insurance](#).

Target Market Determination

1. Details

Product Name/s:	Chubb Group Personal Accident & Sickness Insurance (PDS reference 21ROUMPDSGPA01) (the Product)
Publication Date of TMD:	August 2021
Initial Review Date:	August 2023 (2 years from date of publication)
Frequency of Product Reviews:	Every 2 years from date of publication, subject to intervening review triggers as outlined in section 4 of this TMD

2. Product Target Market

What is the Product?

This Product provides accident and sickness cover such as lump sum payments for certain bodily injuries for employees of the policyholder.

Key covers/attributes

- ✓ Cover for all nominated employees (Covered Person) of the employer.
- ✓ The scope of cover can be tailored to an employer's needs, i.e. full-time (24 hours a day, 7 days a week), to include employee commute to and from work, or limited to specified time periods such as during working hours or outside working hours only during the policy period.
- ✓ Lump sum payments up to a specified amount for certain bodily injuries sustained by a Covered Person such as permanent loss of fingers, toes, eye/s or limbs and accidental death.
- ✓ Weekly Benefits are payable where an employee suffers temporary total disablement or temporary partial disablement following bodily injury or sickness as defined in the policy terms.
- ✓ Cover can be tailored (to vary sums insured and types of additional benefits) to suit the needs of the employer and their employees.

Key exclusions or limitations of cover

- ✗ The Product excludes claims arising from (amongst other things):
 - piloting;
 - Professional sport;
 - intentional self-injury;
 - War or Civil War;
 - Pre-Existing Medical Conditions, illness or disease for which treatment, medication or advice has been received or prescribed by a Doctor or Dentist in the three (3) years prior to the Period of Insurance.
- ✗ While there is no age limit, this Product has reduced cover for Covered Persons over the age of seventy-five (75) years and those under the age of nineteen (19).
- ✗ Depending on the scope of cover elected by the employer (and specified in the Policy Schedule), the Covered Person may only be covered at certain times, i.e. outside working hours.

- ✗ There is no cover under the Policy for any loss, damage, liability, Event, Bodily Injury or Sickness which is covered under any other insurance policy, health or medical scheme or Act of Parliament or is payable by any other source.

Customers the Product was designed for

- ✓ This product is targeted at organisations/businesses with at least five employees who wish to purchase cover for their employees for personal accident and/or sickness.

Classes of Customers

The class of customers for who this product is targeted can be categorised as:

- ✓ small to large sized businesses or organisations (including, for example, universities, charities, any not-for profits, government entities) who have at least five employees or members and whose employees or members:
 - earn an income;
 - work in low to medium risk occupations such as office-based roles as opposed to heavy manual work;
 - are over the age of eighteen (18) and under the age of seventy-five (75) (the ages for which cover limitations apply).

Customer's likely objectives, financial situation, and needs

Objectives	<p>The likely objectives of customers in this target market are to provide accident and sickness cover to their employees:</p> <ul style="list-style-type: none"> • as an additional employment benefit; • to help rehabilitate injured employees and encourage their return to work.
Financial situation	<p>The likely financial situation for customers in this target market is broad. Employers in a range of financial situations may seek to protect their employees against the losses that impact their income or earning capacity that are covered by the product.</p>
Needs	<p>Customers in this target market will likely need an insurance product which can offer their employees cover for loss of earnings caused by their temporary or permanent disablement resulting from injury or sickness as well as lump sum payments for accidental Bodily Injury or Sickness.</p>

Customers the Product was not designed for

This product is not suitable for:

- ✗ organisations with fewer than 5 employees;
- ✗ organisations seeking cover for unpaid/voluntary workers;
- ✗ organisations with no Australian employees;
- ✗ organisations seeking cover for high-risk occupations involving heavy manual work such as, manufacturing, trades, military or firefighting risks;
- ✗ organisations seeking cover for only during their employees' journey/commute to or from work;

- ✗ organisations seeking to provide cover as a requirement under an Enterprise Bargaining Agreement;
- ✗ individuals; and
- ✗ organisations requiring the following types of insurance for their employees:
 - workers compensation insurance;
 - private health insurance;
 - income protection insurance; and
 - life insurance.

Why Product is consistent with the Target Market

Chubb views that the Product is consistent with the target market as the target market comprises employers with employees and the product provides cover for personal accident and sickness of their employees. It is therefore likely that the Product will meet the needs, or go towards meeting the needs, of those in the target market.

3. Conditions/Restrictions on product Distribution

Restriction/ Condition	Description
Method of distribution	<p>This product may be distributed by:</p> <ul style="list-style-type: none"> • Willis Australia Limited t/as Willis Towers Watson (ABN 90 000 321 237, AFSL 24060); and • Richard Oliver Underwriting Managers Pty Limited (ABN 66 006 649 341, AFSL 238334) (ROUM) (Distributors). <p>The Distributors are insurance brokers/ underwriting agents, operating throughout Australia, acting under their own Australian Financial Services Licences.</p>
Underwriting criteria	The Distributor is required to distribute the product in accordance with Chubb's underwriting criteria.
Promotional Material	Any promotional material which is used by the Distributor in relation to the Product must be pre-approved by Chubb and must contain an electronic link to this TMD.
Distribution in accordance with TMD	The Product must only be distributed in accordance with this TMD and the contractual arrangements in place between Chubb and the Distributors.

Explanation

Customers that obtain the Product in accordance with the distribution conditions set out above are more likely to be in the target market for this product because a qualified insurance broker is acting on their behalf and can assess the customers objectives, financial situation and needs.

4. Product Review

Periods of review:	Mandatory periodic reviews of the TMD will occur at least every 2 years subject to intervening review triggers (see below).
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Review triggers:

Review triggers are events that suggest the TMD may no longer be appropriate and may trigger a review **prior** to periodic review as set out above. The review triggers for this product are set out below.

1.	Any material change to the Product, including a change to the PDS.
2.	Changes to relevant laws, regulatory guidance, or industry codes.
3.	Any determination of or feedback from regulators, the Australian Financial Complaints Authority, a court or a tribunal suggesting that the target market may no longer be appropriate (including the use of Product Intervention Powers).
4.	The nature of feedback regarding the Product, including whether complaints have increased significantly from consumers or distributors.
5.	Distribution or purchasing of the Product in a manner significantly inconsistent with the TMD.

5. Reporting Obligations

Chubb's third party distributors must report the following information to tmd.reporting@chubb.com in order to ascertain whether or not the TMD remains appropriate to assist us in improving our product for our customers.

Distributor Reporting Obligations

Type of Report	Description	Reporting Period
Complaints	<p>The number of complaints received regarding the Product during the reporting period and the nature and details of the complaints.</p> <p>Complaint is defined in the Australian Securities and Investment Commission (ASIC) Regulatory Guide RG 271.</p>	<p>Quarterly (10 business days after the quarter has closed)</p> <p><i>(even when the number of complaints received is zero)</i></p>
Significant dealings	<p>A significant dealing in the Product which is not consistent with this TMD must be notified to ASIC. What amounts to a "significant dealing" will be determined by the circumstances of each case but generally:</p> <ul style="list-style-type: none"> regard should be had to the proportion of customers purchasing the product who are not in the target market, the actual or potential harm to those customers, and the nature and extent of the inconsistency of distribution with the TMD. 	<p>Within 10 business days of becoming aware of the significant dealing.</p>

	<ul style="list-style-type: none"> • distributors should have regard to current ASIC guidelines when determining what may constitute a significant dealing. • if in doubt, Distributors must report the dealing to Chubb, so that Chubb can undertake the necessary assessments. <p>The report must include:</p> <ul style="list-style-type: none"> • date(s) of the significant dealing; • description of the significant dealing; • why the dealing is significant; • how the significant dealing was identified; • what steps, if any, have been taken in relation to persons affected by the significant dealing; • steps which have been, or will be, taken to ensure that the significant dealing does not occur again. 	
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6. Appropriateness

The issuer has assessed the Product's key attributes and formed the view that it is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market as described within this TMD.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance.

More information can be found at www.chubb.com/au.

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