

Policy Number: P-VW/0/331775/21/M-2

Insured: Australian Rogaining Association Inc.

Insured Persons: All club directors, committee members and voluntary workers of the insured, aged under 85 years.

Insurance Period : From 4:00pm on 15/06/2021 to 4:00pm on 13/12/2021
Australian local time in the State or Territory where this policy was purchased.

Scope of Cover: Whilst on **voluntary work** for and on behalf of the **insured** including **direct travel**.

Schedule of Benefits:

Policy Limits	Limit
Aggregate Limit of Liability	\$1,000,000
Sublimit of Liability - Non Scheduled Flights	\$0
Benefit	Benefit amount per Insured Person
Section 1 - Lump Sum Benefits	
Accidental Death and Disablement - Insured Events 1 to 25	\$75,000
Section 2 - Surgical Lump Sum Benefits	
Injury resulting in Surgery	\$20,000
Section 3	
Weekly Benefits Injury	\$750
Percentage of Salary	85%
Excess Period (Days)	7
Benefit Period (Weeks)	104
Section 4	
Fractured bones Benefits - Injury	\$3,000
Section 5	
Dental Benefits - Injury	\$500
Section 6 - Additional benefits under the policy	
Non Medicare Medical Expenses	\$1,500
Excess	\$50
Domestic Home Help	100% of expenses to a maximum of \$500 per week
Excess	7 Days
Benefit Period	26 Weeks
Student Education Assistance	100% of expenses to a maximum of \$500 per week
Excess	7 Days
Benefit Period	26 Weeks
Transport to and from work benefit	\$25 per day for a maximum of 12 weeks
Reimbursement of professional or membership fees	\$250 per membership for a maximum of 2 memberships
Escalation benefit (Weekly benefit increase after 12 months)	5% compound
Return to work assistance	\$5,000
Twelve (12) weeks guaranteed payment	Included
Exposure to the elements	Included
Disappearance	Included

Endorsement to apply to this policy :

097VW Territorial Limits and Several Liability Endorsement

General definitions under the policy

It is hereby noted and agreed the definition of **we/our/us** shall read as follows and not as stated in the **policy** wording.

We/our/us means DUAL Australia Pty Ltd (ACN 107 553 257) as agent of the Underwriters.

General Provisions under the Policy

It is hereby noted and agreed General Provisions under the Policy 8. Territorial Limits and 9. Several Liability of Underwriters are

included to the **policy**.

8. Territorial Limits

Australia wide except where otherwise limited in the **policy**.

9. Several Liability of Underwriters

The obligations of **our** subscribing Underwriters, where there is more than one Underwriter subscribing to the **policy**, are several and not joint and are limited solely to the extent of their individual subscriptions. No subscribing Underwriter is responsible for the subscription of any co-subscribing Underwriter who, for any reason, does not satisfy all or part of its obligations.

Lloyd's/AFCA Contact Information Endorsement

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:

Lloyd's Australia Limited
Level 16
Suite 1603, 1 Macquarie Place
Sydney NSW 2000
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority
Post: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

Policy Wording : DUAL Voluntary Workers Insurance Policy Wording VWPDSV516

Insurer : DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Unique Market Reference
Voluntary Workers: B0180PA2100509

Signed:



Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Date : 15/06/2021