

## **PERSONAL ACCIDENT INSURANCE SCHEDULE**

### **NAME OF INSURED:**

The Duke of Edinburgh's Award in Australia (DEA) its successors and assigns and all other persons or entities who participate in, or are involved in or assist in the delivery of, The Duke of Edinburgh's Award in Australia (Award Program) including: The Friends of the Duke of Edinburgh's Award in Australia Inc, State Award Authorities; The Duke of Edinburgh's Award in Australia, The Duke of Edinburgh's Award NSW Division, Awards Victoria Limited, The Duke of Edinburgh's Award South Australian Division, Duke of Edinburgh's Award QLD Division, Duke of Edinburgh's Award in Australia (Tasmanian Division) Inc, The Duke of Edinburgh's Award in Australian Young Australian Challenge ACT Division Incorporated, Duke of Edinburgh's Award WA Division Inc, Duke of Edinburgh's Award NT Division Inc., The Award Forum 09 Limited, Award Co-ordinators; participants; other persons, committees or entities authorised to conduct fundraising activities on behalf of the DEA or the State Award Authorities Officers, Office Bearers and employees of any of the above persons or entities; Volunteers engaged by any of the above persons or entities together with all subsidiary and affiliated companies appearing now or hereafter acquired throughout the period of insurance for their respective rights and interests.

### **DESCRIPTION OF BUSINESS:**

Principally programme of leisure time activities for young people between the ages of 13 & 25 undertaken under supervision and guidance of adult volunteers including other activities incidental thereto.

### **PERIOD OF INSURANCE:**

31/08/09 to 31/08/10 At 4pm Local Time

### **INSURER:**

QBE Commercial (General)

### **POLICY NUMBER:**

18A023874PAD

### **INSURED PERSONS:**

Category A - All voluntary workers of the insured.  
Category B - All participants of the insured's programmes aged 18 years and over.  
Category C - All participants of the insured's programmes aged 13 to 17 years.

### **GEOGRAPHICAL LIMITS:**

Australia Wide

**NOTE:** No overseas trips projected in renewal information. Any overseas trip is to be declared to the Insurer. Personal Accident sections of the policy will be operative but independent travel insurance is to be purchased.

### **DETAILS OF COVER:**

**Insured Persons - Category A - All Voluntary Workers of the Insured**

Death & Capital benefits \$125,000  
(Compensation for Loss of 1 Limb increased to 100% of Capital Sum)

Weekly Benefits Injury - 85% of average weekly salary to a maximum of \$500 per week

Benefit Period - 52 weeks

Deferment - 7 Days

Other Benefits - See below

Time of Operation of Cover - Whilst engaged in voluntary work on behalf of the insured

**Insured Persons - Category B - All participants of the Insured's programmes aged 18 years & over**

Death & Capital benefits - \$125,000  
(Compensation for Loss of 1 Limb increased to 100% of Capital Sum)

Weekly Benefits - Injury - 85% of average weekly salary to a maximum of \$500 per week

Benefit Period - 52 weeks

Deferment - 7 Days

Other Benefits - See below

Time of Operation of Cover - Whilst participating in an activity authorised by & under the control of the Insured.

**Insured Persons Category C - All participants of the Insured's programmes aged 13 to 17 years**

Death & Capital benefits - \$100,000  
(Compensation for Loss of 1 Limb increased to 100% of Capital Sum)

Weekly Benefits - Injury - 85% of average weekly salary to a maximum of \$250 per week

Benefit Period - 52 weeks

Deferment - 7 Days

Other Benefits - See below

Time of Operation of Cover - Whilst participating in an activity authorised by & under control of the Insured.

**Aggregate Limit of Liability**

Sections A,B & C	\$1,000,000
Light Aircraft	\$300,000
Chartered Aircrafts	\$300,000
Helicopter	\$300,000

**OTHER BENEFITS:**

**Funeral Benefit:**

(payable in addition to a valid claim under Section A  
Item 1 Accidental Death Sum Insured - \$3,000 - Categories A,B & C.

**Broken Bones:**

Cover per policy wording Capital Sum increased to  
\$5,000 - Categories A,B & C.

**Lifestyle Modification:**

Cover per policy wording Sum Insured - actual costs incurred to a maximum  
of \$10,000 - Categories A,B & C.

**Injury Assistance Benefits:**

Including home assistance & student home  
tutorial Sum Insured - 85% of actual costs incurred to a maximum of \$1,000  
per week maximum 52 weeks, Deferment period 7 days - Categories A,B & C -  
non-income earners.

**Non-Medicare Medical Expenses:**

Sum Insured - 85% of actual costs incurred to a maximum of \$5,000  
Categories A,B & C Excess \$50 each claim.

**Out of Pocket Expenses:**

Payable only if a valid claim is payable in respect of Weekly Benefit  
Injury Sum Insured - actual costs incurred to a maximum of \$1,000 -  
Categories A,B & C - income earners

**OTHER CONDITIONS:**

This quotation is based on the QBE - Voluntary Workers Policy - QM182 with  
amendments as noted.

There is no cover for Pre-existing conditions.

Specific activities are included/excluded per broker's slip/expiring  
policy.

Policy age limits are 13 - 75 years.

Categories B & C are only covered when participating in an authorised by  
and under the control of the Insured, supervised by adults over the age of  
18.

Per expiring policy, Compensation payable under Section A - Capital  
Benefits, will be reduced by any sum already paid under Section B - Weekly  
Benefits, in respect of the same injury.

**LIST OF HIGH RISK ACTIVITIES COVER - 31 AUGUST 2009 - 31 AUGUST 2010**

Parachuting	NO
Flying Aircraft	NO
Hang Gliding	NO
Hot Air Ballooning	NO
Sky Diving	NO
Small Aircraft Flying - Pilot Training	NO
Bushwalking	YES
Walking in Remote Areas	YES
Cross Country Skiing	YES
Expeditions	YES
Football/Soccer	YES
Horse Riding (all safety equipment worn at all times)	YES
Mountain Bike Riding	YES
Orienteering	YES
Snow Skiing	YES
Tennis	YES
Weight Lifting (under strict supervision)	YES
Abseiling	YES
Caving	YES
Rock Climbing	YES
High Ropes Activity Courses	YES
Climbing	YES
Canoeing	YES
Game Fishing	YES
Kayaking	YES
Sailing	YES
Surf Life Saving	YES
Water Polo	YES
Scuba Diving	YES
White Water Rafting	YES
Pistol Shooting	YES
Rifle Target Shooting	YES
Air Training Cadets	NO
Naval Cadets	NO
Army Cadets	NO

Country Fire Service (excluding participation in real activities or situations)  
State Emergency Services (excluding participation in real activities or situations)  
Cycling  
Driving  
4 Wheel Driving  
Go Karting  
Boxing  
Jujitsu  
Kickboxing  
Kung Fu  
Tae Kwon Do  
Karate

YES  
YES  
YES  
YES  
NO  
YES  
YES  
YES  
YES  
YES  
YES  
YES