ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700

Policy Schedule

Policy Type:	Voluntary Workers Group Personal Accident
Policy Number:	5559720
Insured:	Department of Employment and Workplace Relations
Insured Persons:	Category A - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes Category B - All Job Seekers and Participants of the Insured partaking in Employment Assistance Programmes online Category C - All Children of Parents participating in Parent Pathways Program Category D - All Participants of the Insured undertaking Provider-Source Voluntary Works that have transferred to Service Australia.
Period of Insurance:	Inception Date: 30/06/2026 at 4:00 pm* Expiry Date: 30/06/2027 at 4:00 pm* *Time stated as at the first-named Insured's registered address.
Date Issued:	26/06/2026
Broker:	Arthur J Gallagher - East Melbourne (VIC)
Policy Wording:	AJG VW SP_01174_0624
Scope of Cover:	Category A The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved activities authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities. Category B The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved online activities whilst in the Insured Person's home for no more than twenty (25) hours per week as authorised by the Insured between the hours of 8am and 6pm, or as agreed ad hoc with an approved mentor. Category C The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved on-site activities authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities.

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Category D
The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in approved work placement authorised by and under the control of the Insured, their providers or host organisations including direct uninterrupted travel to and from such activities.

Territorial Limits: Australia Wide

Premium

Base Premium:	$51,252.53
GST:	$5,125.27
Stamp Duty:	$0.00
Policy Fee:	$100.00
Policy Fee GST:	$10.00
Total:	$56,487.80

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Schedule of Benefits

Aggregate Limit of Liability	$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	$1,000,000
Maximum Age Limit (sub-limits may apply)	85
Policy Currency	AUD

Benefits	Sum Insured
Death and Capital Benefits - Category A, Category B, Category D	$350,000
Death and Capital Benefits - Category C	$50,000
Weekly Injury Benefit	$0
Broken / Fractured Bones Benefits	$5,000
Accidental HIV Infection Lump Sum Benefit	$25,000
Childcare Benefit	$5,000
Coma Benefit	$3,000
Daily Benefit	$100
Benefit Period	30 Days
Domestic Help Benefit - Category A, Category C, Category D	$200
Deferral Period	Nil
Benefit Period	52 Weeks
Domestic Help Benefit - Category B	$200
Deferral Period	14 Days
Driver Services Benefit	$0
Family Accommodation and Transport Expenses Benefit	$2,000
Financial Advice Benefit	$2,500
Home and Vehicle Modification Benefit	$15,000
Expense Limitation	80%
Out of Pocket Expenses Benefit	$200
Benefit Period	104 Weeks
Non-Medicare Medical Expenses	$30,000
Partner Training Benefit	$5,000
Retraining and Rehabilitation Expenses Benefit	$6,000
Student Tutorial Benefit - Category A, Category C, Category D	$200
Deferral Period	Nil
Benefit Period	52 Weeks
Student Tutorial Benefit - Category B	$200
Deferral Period	14 Days
Benefit Period	52 Weeks

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Unexpired Membership Benefit	$500
Bed Care Benefit	$7,000
Daily Benefit	$500
Benefit Period	14 Days
Funeral Expenses Benefit	$11,500
Loss of Teeth or Dental Procedures	$1,000
Maximum payable per Tooth	$250
Terrorism Injury Benefit	$2,500
Dependent Child Supplement Benefit	$45,000
Maximum payable per Dependent Child	$15,000
Trauma Counselling Benefit	$30,000
Surviving Partner Benefit	$5,000

If there is no amount shown against any one or more of the above Benefits, no cover is provided in respect of them.

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Schedule of Endorsements

Changes to Death and Capital Benefits Extent of Cover

The following Extent of Cover against Death and Capital Benefits shall read as follows and not as stated in the Policy Wording:

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in any of the following Insured Events which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Insured Events | Percentage of Benefit Payable

- Death | 100%
- Permanent Total Disablement | 100%
- Paraplegia/Quadriplegia | 100%
- Permanent and incurable paralysis of all limbs | 100%
- Permanent and incurable insanity | 100%
- Permanent total loss of sight in:
a. Both eyes | 100%
b. One (1) eye | 100%
- Permanent total Loss of Use of:
a. Two (2) limbs | 100%
b. One (1) limb | 100%
- Permanent total Loss of Use of:
a. The lens in both eyes | 100%
b. Hearing in both ears | 100%
- Permanent total Loss of Use four fingers and thumb of either hand | 80%
- Permanent total Loss of Use of four fingers of either hand | 50%
- Permanent total Loss of Use of:
a. The lens in one (1) eye | 70%
b. Hearing in one (1) ear | 50%
- Burns:
a. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body | 80%
b. Second degree burns and/or resultant disfigurement which covers more than 40% of the entire external body | 25%
- Permanent total Loss of Use of one thumb of either hand:
a. both joints | 30%
b. one (1) joint | 15%
- Permanent total Loss of Use of fingers of either hand:
a. three (3) joints | 10%
b. two (2) joints | 8%
c. one (1) joint | 5%
- Permanent total Loss of Use of toes of either foot:
a. all – one (1) foot | 15%
b. great - both joints | 5%

c. great – one (1) joint | 3%
d. other than great, each toe | 1%
- Fractured leg or patella with established non-union | 10%
- Shortening of leg by at least 5cm | 7.5%

Changes to Benefit Extent of Cover

The following Extent of Cover against Broken Fractured Bones Benefit shall read as follows and not as stated in the Policy Wording:

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in any of the following Insured Events which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Insured Events | Percentage of Benefit Payable

- Neck, skull or spine | 100%
- Pelvis girdle (Hip bone) | 75%
- Jaw, leg, ankle, kneecap | 50%
- Shoulder blade, cheek | 30%
- Collar bone, nose | 20%
- Upper arm, forearm, elbow, wrist | 10%
- Hand, foot | 5%
- Ribs | 5%
- Finger, thumb, toe | 2.5%

Additional 5% for non-union of any breaks.

Changes to Benefit Extent of Cover

The following Extent of Cover against Surviving Partner Benefit shall read as follows:

Extent of Cover
If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation
We will pay the amount shown in the Policy Schedule against “Surviving Partner Benefit”.

Conditions
No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

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No specific exclusions apply to this Benefit, only the General Exclusions

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording In respect of Category B:

Work From Home Activities - Category B

Approved online activities only include activities directly associated with the online training programme requirements.

It is a condition of cover that any incident arising from approved online activities that may give rise to a claim whilst working from home, is reported to the programme supervisor within 24 hrs.

Dependent Child Supplement Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death
- Disappearance

which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay a Benefit for each Dependent Child of the Insured Person. The maximum amount We will pay is shown in the Policy Schedule against “Dependent Child Supplement Benefit”.

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Trauma Counselling Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers psychological trauma as a result of them being a victim of, or is an eyewitness to, a criminal act such as Kidnap, sexual assault,

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rape, murder, violent robbery or an act of Terrorism and as a result incurs expenses for trauma counselling which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against “Trauma Counselling Benefit”.

Conditions

1. The trauma counselling must be provided by a registered psychologist or psychiatrist who is not an Insured Person or Family member.
2. The trauma counselling must be certified by a Medical Practitioner as necessary for the wellbeing of the Insured Person.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Accident & Health International Underwriting Pty Ltd (ABN 26 053 335 952, AFSL 238261) (**AHI**) arranges insurance for Tokio Marine & Nichido Fire Insurance Co., Ltd. (ABN 80 000 438 291, AFSL 246548), administered by Tokio Marine Management (Australasia) Pty Ltd (ABN 69 001 488 455, AR No. 1313066). AHI provides general advice only. Insurance is subject to terms, conditions, limits, and exclusions. Please read the Product Disclosure Statement and Policy Schedule for full details.