

VOLUNTARY WORKERS ACCIDENT INSURANCE

DUE DATE: 31 JANUARY 2005
INSURER: QBE MERCANTILE MUTUAL INSURANCE (AUSTRALIA) LTD
POLICY NO: 41A008147PAD
POLICY HOLDER: INDIVIDUAL COMMITTEES OF MANAGERMENTS

PURPOSE: To enable 'locally elected' Committees of Management to provide Personal Accident Insurance to individuals and groups other than committee members who provide voluntary services to Crown Land Reserves.

INSURED PERSONS: All Voluntary Workers of the Department of Sustainability and Environment's (DSE) appointed Committees of Management of various Crown Land Reserves. The voluntary activity must be authorised by these elected Committees of Management. Cover does not extend to the elected members of the Committee of Management as these persons are already covered by the DSE.

COVER: All hazards to which an Insured Person is exposed whilst actively engaged in unpaid voluntary work on behalf of the Policyholder BUT only in respect of such work officially organised by and under the control of the Policyholder including necessary direct travel to, from or during such voluntary work. This voluntary work will not involve lifesaving or activities which should be carried out by trained or registered professionals (eg electrical, building construction)

BENEFITS:

- Temporary **total** disablement caused by injury applicable to wage and salary earners only:
 - 80% of average weekly earnings to a maximum of **\$500** for a period not exceeding **104** weeks and excluding the first 7 days.
- Temporary **partial** disablement caused by injury applicable to wage and salary earners only:
 - 25% of average weekly earnings to a maximum of **\$125** for a period not exceeding **104** weeks and excluding the first 7 days.
- Death and Capital Benefits:
 - **\$100,000**
- Medical Expenses (Non-Medicare) Benefit as a result of bodily injury incurring within 12 months of such injury:
 - 75% of medical expenses incurred to a maximum of **\$1,000** excluding the first **\$50** of each and every claim.
- Injury Assistance Benefit caused by injury applicable to Non Income Earners only:
 - up to 75% of actual non-medical related expenses for home help, travelling and the like to a maximum of **\$250** per week for a period not exceeding 26 weeks and excluding the first 7 days of any period of temporary total disablement.
- Age limits:
 - Compensation will be paid only to volunteers between **12** and **80** years of age.

NB Wage and Salary earners (which includes Primary Producers) are covered within the following "EARNINGS" definition:

Earnings means in the case of an employee the gross weekly base rate of pay averaged over the prior twelve (12) months or over such shorter period as the Insured Person has been continuously employed. In the case of any other person the average weekly gross income is derived from personal exertion after deducting all expenses necessarily incurred in deriving that income, averaged over the period of twelve (12) months that the Insured Person has been engaged in his or her usual occupation.

Should your Committee wish to participate in this scheme, you should complete the questionnaire and return it to Raylorden Insurance Brokers Pty Ltd together with the applicable premium.

All matters regarding this insurance should be referred to Denise Taylor at RAYLORDEN INSURANCE BROKERS PTY LTD, PO Box 78 Deepdene Delivery Centre, 3103 on (03) 9888 5699 or email dtaylor@raylorden.com.au