

ARCURI & ASSOCIATES PTY.LTD.

ABN 22 006 299 298

ACN 006 299 298

AFS License Number 235409

MARASCO BROTHERS
38 SMITH STREET
COLLINGWOOD VIC 3066

P.O. BOX 2850
FITZROY VIC 3065

Tel: 03 84154000
Fax: 03 94158280

Email: insurance@arcuri.com.au

CERTIFICATE OF CURRENCY

From: COMMERCIAL TEAM

We hereby confirm that we have arranged the insurance cover mentioned below:

NAVAL ASSOCIATION OF AUSTRALIA
PO BOX 3362
BELCONNEN DC ACT 2617

Date: 15/09/2017
Our Reference: NAVAL AUS
NEW POLICY

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Class of Policy: Voluntary Workers Personal Accident
Insurer: QBE INSURANCE (AUSTRALIA) LIMITED
P O BOX 4323 MELBOURNE 3001
ABN:
The Insured: NAVAL ASSOCIATION OF AUSTRALIA

Policy No: 56A051314PAD
Invoice No: 205878
Period of Cover:
From 28/08/2017
to 28/08/2018 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
 part paid by the Insured
 paid in full by the Insured
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy: Voluntary Workers Personal Accident	Policy No: 56A051314PAD
The Insured: NAVAL ASSOCIATION OF AUSTRALIA	Invoice No: 205878
	Our Ref: NAVAL AUS

VOLUNTARY WORKERS/MEMBERS PERSONAL ACCIDENT INSURANCE

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NUMBER OF VOLUNTEERS/MEMBERS: 100

Time of Operation of cover: Category 1

Voluntary Workers - Travel Included- Aged Between 12 - 85

Cover under this Policy shall only apply whilst the Insured Person is actually engaged in unpaid voluntary work performed on behalf of the Insured provided always that the Policy shall apply only in respect of such work officially organised by and under the control of the Insured including necessary direct travel to, from or during such voluntary work.

Geographical Limit: Australia Wide

Aggregate Limit Of Liability: \$1,000,000

Non Schedule Air Flights/Charter/Helecopter Aggregate Limit Of Liability: \$300,000

SECTIONS INSURED

A. Capital Benefits - Injury Only Cover :Category 1

Capital Sum Insured \$50,000 (Events 1-20) \$50,000

B. Weekly Benefits - Injury Only Cover :Category 1

Weekly Benefits \$ 300
Excluded Period Of Claim 1 Week
Maximum Benefit Period 52 WEEKS

D. Injury Assistance Benefit :Category 1

Weekly Benefits \$ 300
Excluded Period Of Claim 1 Week
Maximum Benefit Period 52 WEEKS

E. Medical Expenses - Australia Only - Accident Only Cover :Category 1

Sum Insured \$ 2,000
Excess \$ 100
Limited to 75% of Expenses Incurred

CLAUSES:

CATEGORY 1:

QM 182 Voluntary Workers Policy - this policy does not contain a section C.

Additional Benefit - Non Medicare Medical Expenses

On the understanding that an injury resulting in a payable event occurs while the insured person is either,

- without payment, providing services to an educational, religious, charitable or benevolent organisation;
- or
- engaged in youth activities organised by a voluntary organisation;
- or
- a student at an educational institution attending that institution in accordance with the requirements of that institution or is, in the course of such attendance, taking part in an activity organised and supervised by that institution

or while the insured person is travelling to or from the place where those services are provided the following additional cover is provided under this policy:

Class of Policy: Voluntary Workers Personal Accident	Policy No: 56A051314PAD
The Insured: NAVAL ASSOCIATION OF AUSTRALIA	Invoice No: 205878
	Our Ref: NAVAL AUS

What we will pay

We will pay amounts set out in the compensation table in this section of the Policy in respect of an Insured person if the payable conditions shown

- occur during the period of insurance
- are a result of injury during voluntary work

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following

- any medical condition for which the insured person has required treatment or advice from a doctor, chiropractor, physiotherapist, naturopath, psychologist or psychiatrist in the 6 months before commencement date of their cover
- illness
- expenses incurred for which a Medicare benefit is payable
- expenses incurred which are considered Health Insurance Business as defined within the National Health Regulations

The General and Additional Exclusions set out under "When you are not covered" in this Policy may also affect your claim.

Non Medicare Medical Expenses

- * Any payable condition claimed must occur within 12 months of the date of injury
- * The compensation we pay will be reduced by amounts paid or payable from any statutory transport accident scheme or statutory workers compensation scheme or private health insurance
- * We will not be liable for the first \$100 of each and every claim

What needs to happen - Injury resulting in payable condition

1. Medical Expenses private hospital, dental, ambulance, physiotherapy, chiropractic, chiropody, nursing and orthotics expenses paid by Insured person

What we will pay - Compensation - 75% of medical expenses incurred up to the maximum amount of \$2,000

Privacy – We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.