

Aon Risk Services Australia Limited

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ACN 000 434 720 ABN 17 000 434 720

Brian Hevey
Australian National 4WD Council
GPO Box 79
CANBERRA ACT 2601

CLIENT COVERAGE SUMMARY

If you have any queries please contact :

Aon Risk Solutions
PO Box 1331
PARRAMATTA NSW 2124

Your contact is Sevag Jambasian

Phone 02 8623 4000 Fax 02 9633 5009

Client Name : Australian National 4WD Council

Class of Insurance : VITAL PACK

Period of Insurance : From - 30th June 2017
: To - 30th June 2018

COVERING (Summary Only)

General Policy Information

INSURED

Australian National Four Wheel Drive Council;
it's member State and Territory 4WD Associations;
their affiliated 4WD clubs; along with all associated officials,
office bearers and members

PERIOD OF INSURANCE

From 4 p.m. 30th June 2017 to 4 p.m. 30th June 2018

BUSINESS DESCRIPTION

Principally Four wheel driving and club related activities. Activities include meetings and workshops at national, state and club levels; club day trips and outings, extended trips and tours; static promotional displays and swap meets; fund raising activities (barbecues, social activities, car boot sales and the like); volunteering activities, community assistance events and land manager volunteer working bees (Clean ups, track clearing and repairs, fence mending, signage installation, track classification work, weed removal); bushwalks and walking tours; 4WD vehicle operation and recovery technique demonstrations; nationally-recognised training (including driving, vehicle recovery, winching, chainsaw maintenance and use, first aid, etc - delivered by unpaid volunteer trainers); camping and campfire cooking, non-timed gymkhanas and navigation trials; the use of non-powered watercraft; in-club training (including driving, vehicle recovery techniques, camping, using tools and equipment, ect); and any other 4WD associated activities the insured may participate in from time to time.
Organisations and all other associated and related activities

CLIENT COVERAGE SUMMARY

Australian National 4WD Council
VITAL PACK

including activities of volunteers.

** IMPORTANT NOTICE **

THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY.

Personal Accident

INTEREST INSURED

Accidental injury or death, and the payment of weekly benefits, whilst engaged in various club activities including travel associated therewith.

SITUATIONS

Anywhere in the commonwealth of Australia.

BENEFIT PERIOD

104 weeks

EXCLUSION PERIOD

7 Days

INSURED PERSONS

All club members and their registered visitors; along with all associated office bearers and officials of the Policyholder

PERSON NUMBERS

State	Approx Number of Members
NSW & ACT	3,291
Queensland	2,100
South Australia	1,348
Northern Territory	143
Western Australia	941
Tasmania	292
TOTAL	8,115

SUM INSURED

Section 1 - Personal Accident Lump Sum Benefits

Event 1 Accidental Death	\$	100,000
Events 2-26 As per Table of Benefits 1	\$	100,000
Events 27-35 Bodily Injury resulting in Fractured Bones	\$	2,500
Events 36-37 Bodily Injury resulting in Loss of Teeth or Dental Procedures	\$	1,000

Section 2 - Loss of Income Benefits

Events 38 Temporary Total Disablement as a result of Bodily Injury	Covered
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CLIENT COVERAGE SUMMARY

Australian National 4WD Council
VITAL PACK

Events 39 Temporary Partial disablement as a result of Bodily Injury

	Covered
- Maximum Sum Insured	\$ 500 per week
- Maximum Percentage of Salary	85%
- Maximum Benefit Period	104 weeks
- Excess	7 days

Section 3 - Additional Benefits included automatically in the Policy

Rehabilitation Benefit	\$ 25,000
Return to work Benefit	\$ 25,000
Independent Financial Advice Benefit	\$ 5,000
Dependent Child Assistance Benefit	\$ 45,000 Maximum
Surviving Spouse Partner Benefit	\$ 15,000
Partner retraining Benefit	\$ 25,000
Unexpired Membership Benefit	\$ 1,000
Home &/or Vehicle Modification Benefit	\$ 10,000
Funeral Expenses Benefit	\$ 10,000 Minimum
Non-Medicare Medical Expenses	100% of costs
- Maximum Sum Insured	\$ 2,500
- Excess	\$ 100

AGGREGATE LIMIT OF LIABILITY

Any one (1) Period of Insurance	\$ 1,000,000
Non-schedule Aircraft	Not Insured

ADDITIONAL BENEFITS

Out of Pocket Expenses

It is hereby noted and agreed that where a COVERED PERSON is entitled to claim a BENEFIT for COVERED EVENTS 2-26 and is not in receipt of a SALARY, WE will pay a BENEFIT for actual out of pocket travel or domestic expenses, incurred as a direct result of their disablement to a maximum of \$250.00 per week up to a maximum 26 weeks.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

Non Medicare Medical BENEFIT

If during the INSURANCE PERIOD and within twelve (12) months of the date of INJURY the COVERED PERSON incurs medical expenses, upon production to US of actual receipts, We will pay a BENEFIT up to \$ 1,000 in the aggregate per any INSURANCE PERIOD. An EXCESS of \$ 100 applies per claim. The BENEFITS do not include:

- Payment for any health services which within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009 would constitute the carrying on of health insurance business. This includes the gap between any Medicare or private health insurance rebate and the actual expenses incurred.
- Any expense which is claimable against Medicare or any private

CLIENT COVERAGE SUMMARYAustralian National 4WD Council
VITAL PACK

health insurance fund.

Expect as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

AGE LIMITATION

Age 5 - 90

Capital Benefits

Insured persons aged 19-65	\$	100,000
Insured persons aged 5-18	\$	10,000
Insured persons aged 66-75	\$	100,000
Insured persons aged 76-90	\$	10,000

ADDITIONAL EXCLUSIONS

It is hereby declared and agreed that the following additional Exclusion applies to all parts of this policy:

It is hereby declared & agreed that this insurance does not apply to, and we will not indemnify you for, any actual or alleged liability caused by or arising directly or indirectly out of or in connection with Personal injury;

- A) Clock or time trial racing, pace making, reliability trial, speed test, hill climbing test or whilst being tested in preparation;
- B) Any event organised, controlled or sanctioned by, or requiring the authorisation of, the Confederation of Australian Motor Sport (CAMS);
- C) Hazardous Activities - including but not limited to Rock Climbing, Abseiling, Snow Skiing and snowboarding.

INSURER	POLICY NUMBER	PROPORTION
BERKSHIRE HATHAWAY SPECIALTY INSURANCE A.B.N. 84 600 643 034 LEVEL 23, 420 GEORGE STREET SYDNEY NSW 2000	.	100.0000%

Section Premium Details :

Billing Currency : Australian Dollars

Premium	9,424.00
GST	942.40
TOTAL	10,366.40

Premium Details :

CLIENT COVERAGE SUMMARY

Australian National 4WD Council
VITAL PACK

Billing Currency : Australian Dollars

Premium	9,514.00
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GST	951.40
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TOTAL	10,465.40
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