

Policy Schedule

Policy Number	GPA82575318J0
Insured	<p>Job seekers/Participants in employment assistance programmes including, but not limited to:</p> <ul style="list-style-type: none"> (a) the jobactive Programme, (b) Transition to Work; (c) ParentsNext; (d) Empowering YOUth Initiative (e) New Enterprise Incentive Scheme , and (f) The Stronger Transitions program <p>who are undertaking activities including, but not limited to:</p> <ul style="list-style-type: none"> (g) Work for the Dole; (h) Community Support Projects; (i) National Work Experience Programme; (j) Voluntary Work; (k) Non-government programmes approved for Annual Activity Requirement purposes; (l) other approved work experience (incl. Work Experience Other)); (m) Employability Skills Training; (n) PaTH Internships; (o) ParentsNext activities; (p) Empowering YOUth Initiatives; (q) Career Transitions Assistance (CTA) (r) Launch into Work (s) New Enterprise Incentive Scheme (NEIS) Training (t) Exploring Being My Own Boss Workshops, and (u) Entrepreneurship Facilitators
Period of insurance	<p>From: 30/06/2018 4.00 PM Local Time</p> <p>To: 30/06/2019 4.00 PM Local Time</p> <p>at the insured's Australian Head Office</p>
Insured Persons	All authorised participants of the insured .
Scope of Cover	<p>Cover under the policy shall only apply whilst an insured person is undertaking an approved activity(ies) officially organised by and under the control of the insured or their providers or host organisations, including direct travel to and from such activities.</p> <p>Travel includes</p> <ul style="list-style-type: none"> · from home to the activity (and the return journey), · between activities, · during the activity, and · between the Provider's location to the activity and vice versa.
Territorial limits	Australia Wide
Age limit	From six (6) months to eighty five (85) years old



Schedule of Benefits


Policy Limits	Limit
Aggregate Limit of Liability	\$10,000,000
Sub Limit of Liability Non Scheduled Flights	Charter aircraft \$2,000,000 Helicopter \$0

Benefit	Benefit amount per insured person
Part 1 Sum insured Payable conditions	Capital Benefits 1-32 \$250,000
Additional Capital Benefits contained within this policy	Broken Bones additional capital Benefit Up to \$2,000 as per policy Lifestyle Modifications Benefit Up to \$15,000 as per policy Disappearance Capital Benefit \$250,000 Surviving Spouse Benefit \$5,000 Dependant Child Benefit \$15,000 up to a maximum of \$45,000 Accidental HIV Benefit \$25,000 Out of Pocket Expenses 100% of actual expenses up to \$200 per week Benefit Period 104 weeks Domestic Home Help 100% of actual expenses up to \$200 per week Benefit Period 104 weeks Non-Medicare Medical Expenses 100% of actual expenses up to \$20,000 Trauma Counselling Benefit 100% of actual expenses up to \$10,000

Excess	Nil
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Policy Wording	Gallagher GOV GPA Wording 06.18
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Endorsement to apply to this policy	Difference in Conditions
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Insurer	DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's Unique Market Reference B0180PA1800509
Signed	 Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's
Date	17 th July 2018



Endorsements to apply to this policy

Difference in Conditions

If a **benefit** existed under **your** previous personal accident insurance **policy** which does not exist under this **policy**, **we** will pay the difference in **benefits** which represents the difference in conditions **benefit** as if that **benefit** existed under this **policy**, subject to the following conditions:

Conditions

This endorsement will apply to this **policy** only if:

- i. **your** previous personal accident **policy** lapsed on the same date as this **policy** became effective; and
- ii. **we** receive from **you**, prior to effecting cover under this **policy** a complete copy of **your** previous **policy** including all terms and conditions, the policy schedule, policy wording and PDS, endorsements and sums insured; and
- iii. **we** agree to include this endorsement under this **policy** with any variation noted; and
- iv. The **policy** is endorsed to include this Difference in Conditions endorsement.

Any difference in conditions **benefit** that may be payable under this endorsement is otherwise subject to the terms, conditions and limitations that applied under **your** previous **policy** and excludes any **benefit** that does not constitute general insurance business.

This endorsement relates to difference in conditions only, and if there are similar **benefits** under both **your** previous **policy** and this **policy** only the higher limit will apply and not both **benefits**, being the difference in conditions.

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