


# Schedule

## Chubb Voluntary Workers Insurance

**CHUBB®**

<b>Policy Number:</b>	02VW035890	
<b>Policyholder(s):</b>	Victorian Yard Utility Farm Dog Association, Queensland Yard & Utility Trial Association Inc, NSW Yard Dog Association	
<b>Broker:</b>	AFFINITY RISK PARTNERS	
<b>Address:</b>	PO BOX 601 MOORABBIN AUSTRALIA 3189	
<b>Period of Insurance:</b>		
<b>From:</b>	1 January 2023	(at 4:00pm)
<b>To:</b>	1 January 2024	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
<b>Premium:</b>	As Agreed	
<b>Goods &amp; Services Tax:</b>	As Agreed	
<b>Stamp Duty:</b>	As Agreed	
<b>Total Payable:</b>	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

<b>Signed at:</b>	<b>Melbourne</b>	<b>Authorised Representative</b>
<b>On:</b>	<b>20 December 2022</b>	
		<b>Tom Kellock</b> Accident & Health Underwriter, VIC/TAS

# Description of Cover

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<p><b>Covered Person(s) / Categories:</b></p> <p>Covered Person means a person that meets the criteria for a category of Covered Person as specified here.</p> <p>The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.</p>	<p>1 All voluntary workers working in a voluntary capacity on behalf of the Policyholder.</p>
<p><b>Scope of Cover:</b></p> <p>Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.</p>	<p>1 Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.</p>
<p><b>Policy Wording &amp; PDS:</b></p>	<p>21PDSVW01 Voluntary Workers Insurance Policy Wording &amp; PDS</p>

## Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

### Section 1: Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	100,000
	Events 2-19	100,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	1,000 x 104 weeks	85.00	7 days

Categories	Part C - Fractured Bones - Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits
1	5,000	250	2,000

### Additional Cover

Categories	Tuition or Advice Expenses	Unexpired Membership Benefit
1	3,000	3,000

Categories	Visitors Benefit	Corporate Image Protection
1	10,000	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	5,000	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 500 max weeks: 26 weeks	10,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	per Dependent Child: 10,000 per Family: 30,000	per Dependent Child: 10,000 per Family: 30,000

Categories	Modification Expenses	Chauffeur Services
1	10,000	2,500

Categories	Non-Medicare Medical Expenses	Emergency Home Help
1	Sum insured: 5,000 Excess: 50	500 x 26 weeks Excess: 7 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
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1	500 x 26 weeks Excess: 7 days	5,000
<b>Categories</b>	<b>Bed Care</b>	
1	per week: 500 max weeks: 26	
<b>Categories</b>	<b>Terrorism Injury Benefit</b>	<b>Accommodation and Transport Expenses</b>
1	per person: 20,000 aggregate: 200,000	10,000
<b>Categories</b>	<b>Education Fund Benefit</b>	<b>Out of Pocket Expenses</b>
1	5,000	5,000
<b>Categories</b>	<b>Childcare Benefit</b>	<b>Work Experience Benefit</b>
1	5,000	5,000
<b>Categories</b>	<b>Workplace Assault Benefit</b>	<b>Workplace Trauma Benefit</b>
1	5,000	5,000
<b>Categories</b>	<b>Personal Vehicle Excess Benefit</b>	<b>Rental Vehicle Reimbursement</b>
1	1,000	per week: 500 max: 1,000

## Aggregate Limit of Liability

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<b>Any one (1) Period of Insurance (A):</b>	2,000,000
<b>Non-Scheduled Flights (B):</b>	0
<b>Any one (1) event with respect to War / Civil War (C)</b>	0
<b>Any one (1) Period of Insurance with respect to War / Civil War (D)</b>	0

## General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

## Privacy Statement

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at [www.chubb.com/au](http://www.chubb.com/au)

### **Personal Information Handling Practices**

#### *Collection, Use and Disclosure*

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

#### *Your Choices*

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

#### *How to Contact Us*

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com).

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com).

## Contact Us

Chubb Insurance Australia Limited  
ABN: 23 001 642 020; AFSL: 239687  
Grosvenor Place  
Level 38, 225 George Street,  
Sydney NSW 2000  
T +61 2 9335 3200  
F +61 2 9335 3411  
[www.chubb.com/au](http://www.chubb.com/au)