



QBE Insurance (Australia) Limited
ABN 78 003 191 035

**VOLUNTARY WORKERS -
POLICY SCHEDULE**

Broker/Agent: WARTHUR J GALLAGHER & CO (AUS) LIMITED

QBE Issuing Office: Level 13, 145 Ann Street, Brisbane, QLD 4000

POLICY NUMBER	02A030967PAD		
INSURED	ZONTA INTERNATIONAL DISTRICT 23		
PERIOD OF INSURANCE	From 4.00pm on the 01 July 2018		To 4.00pm on the 01 July 2019
WORDING	QM182 - Voluntary Workers		
GEOGRAPHICAL LIMITS	Australia Wide		
AGGREGATE LIMIT OF LIABILITY	\$1,000,000 We will not pay more than the amount stated below for all claims under section A arising out of or in connection with:		
		- Charter Aircraft / Light Aircraft	\$300,000
		- Helicopter	\$300,000

INSURED PERSONS AND BENEFITS

Category 1.

Insured Persons: VOLUNTARY WORKERS FOR THE INSURED

Time of Operation of Cover: 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.

Benefits:

Section A: Capital Benefits

	Fixed Sum Insured	Payable Conditions
Capital Sum Insured	\$75,000	Benefits 1 to 30

Section B: Weekly Benefits - Injury & Section D: Injury Assistance Benefits

	Percentage of pre-disability earnings	Maximum Weekly Earnings	Benefit Period	Excluded Period of Claim
Maximum Weekly Benefits	100.00%	\$750	104 Weeks	7 Days
Injury Assistance Benefits	100.00%	\$750	26 Weeks	7 Days

Endorsements to the Policy - Category 1.

Reduced Death Cover

It is hereby declared and agreed that section A event 1 (Accidental Death) cover in respect of insured persons under 18 years and over 65 years shall be limited to \$10,000

Additional Cover for Non Medicare Medical Expenses

On the understanding that an injury resulting in a payable event occurs while the insured person is, without payment, providing services to an educational, religious, charitable or benevolent organisation 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:

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 the commencement date of their cover
- * illness
- * expenses incurred for which a Medicare benefit is payable
- * if the insured is not an education, religious, charitable or benevolent organisation

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'

What needs to happen: Injury resulting in Payable Condition What we will pay: Compensation

1. Medical Expenses including private hospital bed fee and ambulance expenses

- * reimbursement of accounts for medical expenses incurred and paid by you or the insured person;
- * at the rate shown as a percentage in the Policy Schedule;
- * up to the maximum amount shown in the Policy Schedule.

2. Post operative treatment prescribed by an orthopaedic surgeon

- * reimbursement of accounts for orthotics incurred and paid by you or the insured person;
- * at the rate shown as a percentage in the Policy Schedule;
- * up to the maximum amount shown in the Policy Schedule.

3. Osteopathy, naturopathy, massage, physiotherapy, chiropractic but only if following a referral from a registered medical practitioner

- * reimbursement of accounts for orthotics incurred and paid by you or the insured person;
- * at the rate shown as a percentage in the Policy Schedule;
- * up to the maximum amount shown in the Policy Schedule.

-1. Medical Expenses - 85% of medical expenses incurred up to a maximum amount of \$5000 subject to an excess of \$50

Non-Medicare Medical Expenses

Percentage of Costs Incurred	Maximum Limit	Excess
85.00%	\$5,000	\$50

For full details of terms and conditions, please refer to 'Additional Cover for Non-Medicare Medical Expenses' in the respective Category under heading 'Endorsements to the Policy'.

ADDITIONAL BENEFITS CONTAINED WITHIN THIS POLICY:

- Broken Bones Additional Capital Benefit - up to \$5,000
- Disappearance Additional Capital Benefit - aligned to Death Benefit within Section A
- Lifestyle Modification Additional Capital Benefit - up to \$20,000
- Rehabilitation Additional Benefit (resulting from injury) - up to \$5,000
- Injury Assistance benefit amount will be the same as weekly benefits, with benefit period of up to 26 weeks, and exclusion period the same as weekly excess.

For full details of terms, conditions and limits applicable to these benefits, please refer to our Product Disclosure Statement and policy wording issued by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of 2 Park Street Sydney.