



QBE Insurance (Australia) Limited  
ABN 78 003 191 035

## VOLUNTARY WORKERS - POLICY SCHEDULE

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

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

<b>POLICY NUMBER</b>	02-A030967-PAD		
<b>INSURED</b>	Zonta International District 23 Inc		
<b>PERIOD OF INSURANCE</b>	From 4.00pm on the 01 July 2019	To 4.00pm on the 01 July 2020	
<b>WORDING</b>	QM182 - Voluntary Workers		
<b>GEOGRAPHICAL LIMITS</b>	Australia Wide		
<b>AGGREGATE LIMIT OF LIABILITY</b>	\$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:** All Voluntary Workers of 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

	<b>Fixed Sum Insured</b>	<b>Payable Conditions</b>
Capital Sum Insured	\$75,000	Benefits 1 to 30

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

	<b>Percentage of pre-disability earnings</b>	<b>Maximum Weekly Earnings</b>	<b>Benefit Period</b>	<b>Excluded Period of Claim</b>
Maximum Weekly Benefits	100.00%	\$750	52 Weeks	7 Days
Injury Assistance Benefits	100.00%	\$750	26 Weeks	7 Days

**Endorsements to the Policy - Category 1.**

Not Applicable

#### 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.