

## **U3A BENDIGO MEMBERS INSURANCE SUMMARY**

**Policy;** Group Personal Accident and Sickness (Voluntary Workers)

**Interest Insured;** All declared **Financial** members and volunteers of the Policyholder.

**Scope of cover;** Whilst undertaking activities organised by the Policyholder, also includes travel to and from such activities.

**Age Limitations;** No cover for members 90 years old or over.  
Age determines the amount paid out for accidental death up to 90 years old.  
Age determines the amount paid out for all other benefits.

**Non-Medicare Medical Expenses;**

Subject to the terms, conditions and exclusions of the policy, the covered person suffers from a bodily injury, Insurance will pay the non-medicare medical expenses incurred up to the amount shown on the schedule against non-medicare medical expenses.

Non-medicare medical expenses means paid by a covered person or by the policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance service, if incurred within 12 months of sustaining a bodily injury.

**Claim Offsets;**

There is no cover under this policy for any loss which is covered under any other insurance policy, health or medical scheme. However the policy will pay the difference between what is payable under the other insurance policy.

**Drugs and Alcohol;**

The policy shall not apply if you are under the influence of alcohol, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a doctor and taken in accordance with the doctors advice.

**U3A Bendigo Risk Management Policy;**

Attendance sheets need to be completed and up to date. In the event, an incident report needs to be well documented and passed onto the U3A Bendigo office immediately.

**Trips Away;**

Day or multi day trips away as a members group of U3A Bendigo, are required to notify the CoM of all intended travel outside normal activity, otherwise insurance cover will be denied.

**Always refer to the policy for a more concise definition of the insurance cover.**