

Chubb Voluntary Workers Insurance

CHUBB®

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Michael Cromie
A&H Underwriter NUC

ADROIT INSURANCE GROUP
P.O. BOX 1839
GEEELONG VIC 3220

Subject: University of the 3rd Age - Bendigo
Quote No.: 850702
Policy Type: Voluntary Workers
Policy Number: 02PO017943

Thank you for placing this account with Chubb Insurance Australia Limited last year.

Please find the renewal terms attached.

Please note that these terms are valid until the expiry of the current policy period.

We reserve the right to modify/withdraw the terms should there be any material changes in the underwriting information or should the loss ratio change prior to renewal.

Thank you for your support and if you have any queries regarding this matter please do not hesitate to contact your underwriter.

We look forward to receiving your renewal instructions.

Kind Regards,



Michael Cromie
A&H Underwriter NUC

Chubb Insurance Australia Limited

Description of Cover

Policyholder(s):	University of the 3rd Age - Bendigo	
Covered Person(s) / Categories: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. 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.	1	All voluntary workers working in a voluntary capacity on behalf of the Policyholder.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	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.
Policy Wording & PDS:	21PDSVW01 Voluntary Workers Insurance Policy Wording & PDS	
Period of Insurance		
From:	6 March 2023	(at 4:00pm)
To:	6 March 2024	(at 4:00pm) Both dates inclusive

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	20,000
	Events 2-19	20,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	1,000 x 52 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	1,000

Additional Cover

Categories	Tuition or Advice Expenses	Unexpired Membership Benefit
1	4,500	0

Categories	Visitors Benefit	Corporate Image Protection
1	0	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	0	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 0 max weeks: 0 weeks	0

Categories	Dependent Child Supplement	Orphaned Benefit
1	per Dependent Child: 0 per Family: 0	per Dependent Child: 0 per Family: 0

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

Categories	Non-Medicare Medical Expenses	Emergency Home Help
1	Sum insured: 10,000 Excess: 50	300 x 26 weeks Excess: 7 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1	300 x 26 weeks Excess: 7 days	0

Categories	Bed Care
1	per week: 100 max weeks: 26

Categories	Terrorism Injury Benefit	Accommodation and Transport Expenses
1	per person: 0 aggregate: 0	0

Categories	Education Fund Benefit	Out of Pocket Expenses
1	0	0

Categories	Childcare Benefit	Work Experience Benefit
1	0	0

Categories	Workplace Assault Benefit	Workplace Trauma Benefit
1	0	0

Categories	Personal Vehicle Excess Benefit	Rental Vehicle Reimbursement
1	0	per week: 0 max: 0

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	250,000
Non-Scheduled Flights (B):	0
Any one (1) event with respect to War / Civil War (C)	0
Any one (1) Period of Insurance with respect to War / Civil War (D)	0

Supplementary Product Disclosure Statement (SPDS)

Chubb Voluntary Workers Insurance Policy Wording and Product Disclosure Statement

Important Information about this SPDS

This SPDS contains particulars of changes to the Voluntary Workers Accident Product Disclosure Statement & Policy Wording (21PDSVW01) and Product Disclosure Statement ("PDS"). This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 1 February 2023

Supplementary information

The PDS is updated as follows:

Drug and Alcohol Exclusion

This endorsement varies the standard terms of your Policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard Policy terms and should be read carefully.

By way of endorsement to the Policy, the parties agree as follows (subject otherwise to all other terms, conditions and exclusions of the Policy):

1. The section of the Policy titled 'General Exclusions Applicable to the Policy' is amended by adding the following exclusion:

results from a Covered Person either:

- a) being under the influence of alcohol, where the Covered Person has a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%; or
- b) being under the influence of any drug, unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice but is not for the treatment of addiction to illegal drugs.

In all other respects the Policy remains unaltered.

In all other respects the PDS remains unchanged.

Ref: SPDS21PDSVW01-GX85070201

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 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

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.

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.

Contact Us

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