

# SCHEDULE



Policy Number: 93115375

Policyholder: Australasian Living History Federation Inc the Executives, Committees, Sub-Committees, Affiliated Groups, Members, Coaches, Trainees and Voluntary Workers.

c/- Marsh Pty Ltd  
Level 5, 108 North Terrace  
Adelaide  
  
South Australia  
Australia

Period of Insurance: From 4pm 30th day of June 2009  
To 4pm 30th day of June 2010

Age Limits: The Insured Person must be under sixty five (65) years of age.

Aggregate Limits of Liability:

- |     |                                |             |
|-----|--------------------------------|-------------|
| (a) | Any one Accident or Occurrence | \$3,000,000 |
| (b) | Non Scheduled Air Travel       |             |
|     | Single-engine                  | Not Insured |
|     | Multi-engine                   | Not Insured |
|     | Helicopter                     | Not Insured |

In witness whereof, the Company has caused this Policy to be signed by its Authorised Representative.

7th July 2009  
Date

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Authorised Representative

# SCHEDULE OF SUMS INSURED



Policy Number: 93115375

Policyholder: Australasian Living History Federation Inc & others as noted on Policy Schedule

Category: **A**

Insured Persons: All Voluntary Workers of the Policyholder.

Operation of Cover: Covering the insured whilst participating in events arranged by the insured including shooting, travelling to and from activities, voluntary work arranged by the insured.

Deductible and/or Excess Amounts:  
Temporary Total Disablement Weekly Benefits - Injury 7 days

## Coverage Section

## Sums Insured (each Insured Person) \$

1 - Capital Benefits		
Event 1 Death		70,000
Event 2 Permanent Total Disablement		70,000
Events 3 - 15 Other Permanent Disablement		70,000
2 - Weekly Injury Benefit		
Temporary Total Disablement	100% of Income to a maximum of	1,000
3 - Weekly Sickness Benefit		
Temporary Total Disablement		Not Insured
4- Broken Bones Benefit		3,000

If no amount is inserted against any one or more Coverage Sections 1-4, this Policy does not provide cover under such Coverage Section (s).

# ENDORSEMENT



Date Issued: 7th July 2009                      Endorsement Number: 418677

Policyholder: Australasian Living History Federation Inc & others as noted on Policy Schedule                      Policy Number: 93115375

Name of Company: Chubb Insurance Company of Australia Limited                      Effective Date: 30th June 2009

Broker: Marsh Pty Ltd

Endorsement Number 418677 is applicable to: All Insured Persons.

## **Domestic Help Benefit**

It is hereby declared and agreed that in respect of Non Income Insured Persons, the coverage afforded is extended to include Domestic Help as follows:

### Domestic Help (Non-Income Earners)

Should the Insured Person be a non-Income earner prior to sustaining Accidental Bodily Injury the Compensation payable under Event 16 and/or 17 (Weekly Injury Benefit) shall be limited to 100 % of the actual cost of hiring domestic help including childcare and outdoor household activities certified as necessary by a qualified Physician, subject to a maximum of \$ 250 per week not exceeding 26 weeks for any one event, subject to the Deductible Amount stated in The Schedule, provided that the domestic help is performed by a person who is not a relative of the Insured Person.

All Other Terms and Conditions Remain Unchanged

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Authorised Representative

# ENDORSEMENT



Date Issued: 7th July 2009      Endorsement Number: 418678  
Policyholder: Australasian Living History Federation Inc & others as noted on Policy Schedule      Policy Number: 93115375  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 30th June 2009  
Broker: Marsh Pty Ltd

Endorsement Number 418678 is applicable to: All Insured Persons.

## **Student Tutorial Benefit**

It is hereby declared and agreed that the coverage afforded to Insured Persons is extended to include Student Tutorial Benefit as follows:

### Student Tutorial Benefit

Should the Insured Person be a full time student the Compensation payable under Event 16 and/or 17 (Weekly Injury Benefit) shall be limited to 100 % of the actual cost of Home Tutorial Expenses certified as necessary by a qualified Physician subject to a maximum of \$ 250 per week not exceeding 26 weeks for any one event, subject to the Deductible Amount stated in The Schedule provided that the Home Tutorial is performed by a person who is not a relative of the Insured Person.

All Other Terms and Conditions Remain Unchanged

\_\_\_\_\_  
Authorised Representative

# ENDORSEMENT



Date Issued:	7th July 2009	Endorsement Number:	418679
Policyholder:	Australasian Living History Federation Inc & others as noted on Policy Schedule	Policy Number:	93115375
Name of Company:	Chubb Insurance Company of Australia Limited	Effective Date:	30th June 2009
Broker:	Marsh Pty Ltd		

Endorsement Number 418679 is applicable to: All Insured Persons.

## **Non Medicare Medical Expenses Benefit**

It is hereby declared and agreed that Non Medicare Medical Expenses is included under this Policy:

Non Medicare Medical Expenses – means expenses that are not subject to any full or partial Medicare rebate nor recoverable by the Insured Person or by the Policyholder from any other source and incurred within twelve (12) calendar months of the Insured Person sustaining Accidental Bodily Injury and paid by the Insured Person or the Policyholder on the Insured Person's behalf for treatment certified necessary by a Physician to a registered Private Hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services, excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by Accidental Bodily Injury.

Non Medicare Medical Expenses does not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the Insured Person after deduction of any Medicare benefit or rebate from the actual expense incurred. (Commonly referred to as the "Medicare Gap").

Provided that We shall not be liable to make any refund in respect of:

1. Any expenses recoverable by the Insured Person or by the Policyholder from any other insurance, scheme or plan providing medical, physiotherapy or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source;
2. Any expense to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply;
3. The first \$ 0 of each and every claim;
4. More than 100 percent (%) of each and every claim made under this section after deduction of the amount applicable in number 3 above.

### The Benefit Amount

Provided always that Our liability under this section shall not exceed \$ 3000 for Non Medicare Medical Expenses in respect of any one Accidental Bodily Injury.

All Other Terms and Conditions Remain Unchanged

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Authorised Representative

# ENDORSEMENT



Date Issued:	7th July 2009	Endorsement Number:	418680
Policyholder:	Australasian Living History Federation Inc & others as noted on Policy Schedule	Policy Number:	93115375
Name of Company:	Chubb Insurance Company of Australia Limited	Effective Date:	30th June 2009
Broker:	Marsh Pty Ltd		

It is hereby declared and agreed that this policy is extended to include the following benefit:

## Out of Pocket Expenses

The coverage afforded to Insured Persons is extended to include reasonable out of pocket expenses (including clothing) incurred as a result of Accidental Bodily Injury subject to a maximum benefit of \$1,000 each and every claim.

All Other Terms and Conditions Remain Unchanged



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Authorized Representative

# ENDORSEMENT



Date Issued: 7th July 2009      Endorsement Number: 418688  
Policyholder: Australasian Living History Federation Inc & others as noted on Policy Schedule      Policy Number: 93115375  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 30th June 2009  
Broker: Marsh Pty Ltd

It is hereby declared and agreed that in the Policy Schedule – Age Limits is amended to read as follows:

Age Limits:                      The Insured Person must be under 85 years of age.

It is further agreed that in respect of Insured Persons over 75 years of age, Coverage Section 1 is amended as follows:

Coverage Section	Sums Insured (each Insured Person)
1 - Capital Benefits	\$20,000

It is further agreed that in respect of Insured Persons over 75 years of age, Event 2, Section 1 is deleted and replaced as follows:

#### Coverage Section 1 – Capital Benefits

The Events	The Benefit Amount
Accidental Bodily Injury resulting in:	
2. Permanent Paraplegia or Permanent Quadriplegia	100%

It is further agreed that the following Definitions are now included in the Policy.

Paraplegia                      means total paralysis of both legs and part or whole of the lower half of the body.

Quadriplegia                    means total paralysis of both arms and both legs.

All Other Terms and Conditions Remain Unchanged

A handwritten signature in black ink, appearing to be 'A. R.', written over a horizontal line.

Authorised Representative