



POAAL

Post Office Agents Association Limited
ACN: 006 382 314



The official Broker to POAAL and its Members

Insurance Plan 2012/2013

(Period of Insurance: until 1st July 2013)

Summary of Insurance Policies for Franchisees

The POAAL Insurance Policies offer specialised coverage to Franchisees. This package includes the compulsory Public & Products Liability Insurance requirements of the Franchise agreement with Australia Post.

We have a binding authority for Calliden Insurance Limited for Public & Products Liability Insurance. If you ask us to arrange this insurance, we do so as their agent.

For further information:

■ Insurance enquiries:

GWS Network on 1300 881 229
(Melbourne callers 8420 8700)

■ Detailed policy Information:

www.gwsins.com/post/

■ Membership enquiries:

POAAL on (03) 9654 4533

Public & Products Liability Insurance

(Policy No. POAAL/00001)

Underwritten By Calliden Insurance Limited.

ABN 47 004 125 268, AFS Licence No. 234438

Limit of liability up to \$20,000,000 for both Public and Products liability claims. Includes coverage for:

- Legal liability for Bodily Injury or Property Damage arising out of postal operations only.
- Loss or damage to property in your legal custody.
- Excess: (a) \$500 property damage claims
(b) Nil personal injury claims.
- Indemnifies Australia Post as required by the Franchise agreement.
- Law Costs and Expenses.
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.

(Public & Products Liability are a combined policy and can not be issued separately)

This Plan has been designed specifically to meet franchisees' compulsory insurance requirement. (See reverse for further details of benefits).

Additional Insurances

Franchise Business Pack Insurance

For competitive pricing contact
GWS Network on 1300 881 229

GWS Network has designed a basic Business Pack Insurance for your post office business.

This is a great starter kit for your business insurance, and can be amended or extended as you work out what level of coverage is best for you.

Cover Includes:

Stock	\$100,000
Contents including Fixtures and Fittings	\$150,000
Extra Cost of Reinstatement	\$250,000
Removal of Debris	\$100,000
Business Interruption	\$100,000
Additional Increase in Cost of Working	\$100,000
Professional Fees and Claims Preparation Costs	\$20,000
Accidental Damage	\$100,000
Burglary	\$5,000
Theft of Money	\$10,000
Theft of Money from Locked Safe/Strongroom	\$40,000
Directors' & Employees' Personal Property	\$5,000
Fidelity (limit any one period of insurance)	\$ 50,000
Replacement Value for Glass Internal/External	

And more!

GWS Network also provides insurance services in:

- Personal Illness Insurance
- Motor Vehicle Insurance
- Home & Contents Insurance
- Workers Compensation
- Landlord Insurance
- Strata/body corporate Insurance

Call us on 1300 881 229 get a quotation

Personal Accident (Summary Only) Insurance

Policy No. GP/77763/000/12/D

DUAL Australia Pty Ltd, Registered in Australia.

ABN No 16 107 553 257 AFS No 280193

This group policy has an Aggregate limit of \$10,000,000.

Worldwide coverage 24 hours a day, 7 days a week:

- Accidental Death & Capital sums of: (see Benefit Schedule)
Ages Over 18 & under 66 \$135,000
Over 66 & under 76 \$60,000
Over 76 & under 90 \$30,000
- Temporary Total Disablement - maximum \$1,000 per week, or 85% of average weekly Income, whichever is the lesser.
- Temporary Partial Disablement - (a) If the Insured Person returns to work in a reduced capacity, The Benefit amount payable shall be the difference between the Benefit payable for Event 36 and the Salary of the Insured Person; or (b) If the Insured Person does not return to work, The Benefit payable shall be 25% of the Benefit payable for Event 36.
- Weekly Benefit payable up to 104 weeks any one claim.
- Excess (10) days.
- Modification Expenses to home, office and/or vehicle \$6,000.
- Funeral Expenses following Accidental Death \$3,000.
- Surgical Benefits (as per scale) \$5,000 maximum benefit.
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.

Additional Cover – Surgical Benefits:

- a) Craniotomy \$5,000
- b) Amputation of a limb \$2,500
- c) Fracture of a limb requiring open reduction \$2,500
- d) Dislocation requiring open reduction \$1,250
- e) Any other surgical procedure carried out under general anesthetic \$250

Coverage Section 1 Capital Benefits

- Ages Over 18 & under 66. Lump sum \$135,000
- Over 66 & under 76. Lump sum \$60,000
- Over 76 & under 90. Lump sum \$30,000

The Events

(Each Insured Person) Injury resulting directly in the following conditions, which occurs within 12 months of the injury.

The Benefit Amount

Being a percentage of the Lump Sum Insured shown in the Schedule of Benefits.

- 1. Death 100%
- 2. Permanent Total Disablement 100%
- 3. Permanent & incurable paralysis of all limbs. 100%
- 4. Loss of sight of both eyes 100%
- 5. Loss of sight one (1) eye 100%
- 6. Loss of one or more limbs 100%
- 7. Permanent and incurable insanity 100%
- 8. Loss of the lens of both eyes 100%
- 9. Loss of the lens of one (1) eye 60%
- 10. Loss of hearing in both ears 100%

- 11. Loss of hearing in one (1) ear 20%
- 12. Third degree burns resulting in disfigurement which covers more than 40% of the entire body 80%
- 13. Loss of four fingers and thumb of either hand 50%
- 14. Loss of four fingers of either hand 50%
- 15. Loss of one thumb (two (2) joints) of either hand each 30%
- 16. Loss of one thumb (one (1) joint) of either hand. each 15%
- 17. Loss of one finger (three (3) joints) of either hand each 15%
- 18. Loss of one finger (two (2) joints) of either hand each 10%
- 19. Loss of one finger (one (1) joint) of either hand each 5%
- 20. Loss of all toes of either foot 15%
- 21. Loss of great toe (two (2) joints) of either foot 5%
- 22. Loss of great toe (one (1) joint) of either foot 3%
- 23. Loss of toes, other than great toe, of either foot - each Toe 1%
- 24. Fractured leg or patella with established non union 10%
- 25. Shortening of a leg by at least 5cm 7.5%
- 26. Permanent Total Disablement not otherwise provided for under Insured Events 9 and 11-25 inclusive. Such a percentage of the amount showing against the Schedule as we shall in Our absolute discretion determine and being in Our opinion consistent with the Benefits provided under Insured Events 9 and 11-25 inclusive. The maximum amount payable is 75% of the amount showing on the Schedule against Section 1 Lump Sum Benefits.

Section 4 - Weekly Benefits Injury

- 36. Temporary Total Disablement - Maximum Aggregate period 104 weeks or 26 weeks for persons over 75 and up to 90 years of age. During such disablement \$1,000 per week, or 85% of average weekly Income, whichever is the lesser. You must provide written evidence of weekly Income.
- 37. Temporary Partial Disablement - (a) If the Insured Person returns to work in a reduced capacity, The Benefit amount payable shall be the difference between the Benefit payable for Event 36 and the Salary of the Insured Person; or (b) If the Insured Person does not return to work, The Benefit payable shall be 25% of the Benefit payable for Event 36.

The above lists of standard features, highlights, key elements, benefits and options are a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the DUAL Australia Group Personal Accident Insurance Product Disclosure Statement and Policy Wording. DUAL Australia Pty Ltd ABN 16 107 553 257, AFSL No. 280193 issues this product as an agent of certain underwriters at Lloyd's, the product issuer.

Any advice in this document is general advice only. It does not take into account any person's own objectives, financial situation or needs. To decide if this product is right for you please read the DUAL Australia Group Personal Accident Insurance Product Disclosure Statement and Policy Wording available at www.gwsins.com/post.