



# 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 31<sup>st</sup> March 2012 – 1<sup>st</sup> July 2013)

### Summary of Insurance Policies for Couriers

The POAAL Insurance Plan offers specialised coverage to Couriers. The following details are a **summary only** of the coverage provided. For further details, refer to the PDS available on the GWS Network Insurance Brokers website at: [www.gwsins.com](http://www.gwsins.com) or contact GWS Network on 1300 881 229 or 03 8420 8700.

#### Marine Cargo Insurance:

**Policy Number: 93406999**

**Underwritten by Chubb Insurance Company of Australia**

**ABN: 69 003 710 AFS Licence No. 239 778**

- Sum Insured: \$100,000 any one loss.
- Cover: Accidental Physical Loss or Damage to goods during transit including theft from a vehicle following forcible entry into a locked vehicle.
- Excess \$200 each and every claim.
- 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 Insurance:

**Policy Number: POAAL/10000**

**Underwritten By Calliden Insurance Limited**

**ABN 47 004 125 268 AFS Licence No. 234 438**

- 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 Courier operations only.
- Loss or damage to property in your legal custody.
- Excess : (a) \$500 property damage claims (b) Nil personal injury claims
- 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

#### Coverage

Subject to the terms, exclusions, definitions, conditions and limitations of this policy, Calliden Limited shall indemnify the Insured for all sums, which the Insured shall be legally liable to pay compensation in respect of:

Personal injury, or Property Damage, occurring within the Policy

Territory during the Policy Period as a result of an Occurrence happening in connection with the business of the Insured described in the Schedule.

#### Law Costs and Expenses

In addition to the limits of liability stipulated in the Schedule, Calliden Limited will pay:

- a) all reasonable charges, expenses and legal costs incurred or obliged to be paid by either Calliden Limited, or the Insured with the written consent of Calliden Limited in the settlement or defence of any claim for Compensation, including any appeal, in respect of which the Insured is entitled to indemnity under this Policy.
- b) all charges, expenses and legal costs as per (a) above including compensation covered by this Policy if Calliden Limited is prevented by law or otherwise in any territory from making payments on behalf of the Insured. If Calliden Limited is not legally permitted to, or cannot for any other reason defend any suit against the Insured, Calliden Limited will reimburse the Insured for the expense of such defence incurred with Calliden Limited written consent.

#### General Property Insurance for PDT Scanners:

**Policy Number: 93208684**

**Underwritten By Chubb Insurance Company of Australia**

**ABN: 69 003 710 AFS Licence No. 239 778**

- Insured Goods: Merchandise consisting of PDT Scanners.
- Sum Insured: \$3,000 per Scanner.
- Covers: Accidental Physical loss of or Damage from any external cause but in respect of theft from a vehicle only following forcible entry into a locked vehicle.
- Excess \$100 each and every claim.
- 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.

## Personal Accident Insurance (summary only):

Policy Number: POPAS/10001

Underwritten By Calliden Insurance Limited

ABN 47 004 125 268 AFS Licence No. 234 438

- 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 \$850 per week, or 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 shall be the difference between \$850 per week, or average weekly Income, whichever is the lesser or if the Insured Person does not return to work the Benefit Amount shall be 25% of \$850 per week or average weekly Income, whichever is the lesser.
- Weekly Benefit payable up to 104 weeks any one claim.
- Excess option: (14) days, (21) days, or (28) 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
- Upon an Insured Person attaining the age of 66 years, Event 2 (a) Permanent Total Disablement is deleted

The Events	The Benefit Amount
(Each Insured Person) Injury resulting directly in the following conditions, which occurs within 12 months of the injury.	Being a percentage of the Lump Sum Insured shown in the Schedule of Benefits.
1. Death . . . . .	100%
2. (a) Permanent Total Disablement . . . . .	100%
(b) Permanent Paraplegia or Permanent Quadriplegia. . . . .	100%
3. Permanent & incurable paralysis of all limbs. . . . .	100%
4. Permanent Total loss of sight of one or both eyes. . . . .	100%
5. Permanent Total loss of use of one or more limbs . . . . .	100%
6. Permanent Total loss of the lens of	
(a) both eyes . . . . .	100%
(b) one eye. . . . .	50%
7. Permanent Total loss of hearing of	
(a) both ears . . . . .	75%
(b) one ear. . . . .	15%

- 8. Third degree burns and/or resultant disfigurement which cover more than 40% of the entire body . . . . . 50%
- 9. Permanent Total Loss of use of four Fingers and thumb of either hand . . . . . 70%
- 10. Permanent Total loss of use of four fingers of either hand . . . . . 40%
- 11. Permanent Total loss of use of the thumb of either hand
  - a) both joints . . . . . 30%
  - b) one joint . . . . . 15%
- 12. Permanent Total loss of use of fingers of either hand:
  - a) three joints . . . . . 10%
  - b) two joints . . . . . 7%
  - c) one joint. . . . . 5%
- 13. Permanent Total loss of use of toes of either foot:
  - a) all - one foot . . . . . 15%
  - b) great - both joints . . . . . 5%
  - c) great - one joint . . . . . 3%
  - d) other than great - each toe . . . . . 1%
- 14. Shortening of leg by at least 5cm . . . . . 7%
- 15. Permanent Partial Disablement not otherwise provided for under Events 5-14 - Such percentage of the Personal Injury Sum insured as We in our absolute discretion determine being in Our opinion not inconsistent with the Benefit Amount provided under Events 7-14.  
The maximum Sum Insured under Event 15 is \$50,000.  
Maximum Amount Payable for any one Accident \$5,000.

### Coverage Section 2 Weekly Benefits Injury

- 16. 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 \$850 per week, or average weekly Income, whichever is the lesser. You must provide written evidence of weekly Income.
- 17. Temporary Partial Disablement – (a) if the Insured Person returns to work in a reduced capacity, The Benefit Amount shall be the difference between \$850 per week, or average weekly Income, whichever is the lesser or (b) if the Insured Person does not return to work the Benefit Amount shall be 25% of \$850 per week or average weekly Income, whichever is the lesser.

### Financial Claims Scheme

In the unlikely event that Calliden Insurance Limited were to become insolvent and was unable to meet its obligations under this Policy, eligible policyholders and other claimants may be entitled to receive payment for valid claims under the Financial Claims Scheme. APRA is responsible for the administration of the Financial Claims Scheme and access is subject to an eligibility criteria. For further information on this Scheme please refer to the APRA website at [www.apra.gov.au](http://www.apra.gov.au) or contact APRA on 1300 55 88 49.

#### For further information:

##### Insurance enquiries

GWS Network Insurance Brokers on 1300 881 229

##### Detailed policy Information

[www.gwsins.com](http://www.gwsins.com)

##### Membership enquiries

POAAL on (03) 9654 4533