



# POAAL

Post Office Agents Association Limited  
ACN: 006 382 314



The official Broker to POAAL and its Members

## Insurance Plan 2013/2014

(Period of Insurance: until 1st July 2014)

### 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.

#### For further information:

- **Insurance enquiries:**  
GWS Network on  
1300 881 229  
(Melbourne callers 8420 8700)
- **Detailed policy Information:**  
To download PDS and full policy  
documents visit:  
[www.gwsins.com/post/](http://www.gwsins.com/post/)
- **Membership enquiries:**  
POAAL on (03) 9654 4533

### Public & Products Liability Insurance

Policy No. PPOAAL00001

This policy is issued by Calliden Insurance Limited acting under a binder as agent for Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, AFSL 318603) trading as Great Lakes Australia ("Great Lakes Australia").

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).

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.

### Management Liability Insurance

Policy No. SD/78575/000/13/E

DUAL Australia Pty Ltd, Registered in Australia.

ABN No 16 107 553 257 AFS No 280193

Revenue: Up to \$5,000,000

Master Policy Limit: \$250,000 any one claim per member and \$5,000,000 in the aggregate

Policy Wording: Australia Post Management Liability Wording 04.13

#### Clause, Cover, and Deductible:

- 2.1 Directors and Officers, Nil
- 2.2 (a) Company Reimbursement, \$1,000
- 2.2 (b) Entity Cover, \$2,500
- 2.2 (c) Employment Practices, \$2,500
- 2.2 (d) Trustee, \$1,000
- 2.2 (e) Crime, \$2,500
- 2.2 (f) Taxation Investigation, \$1,000

#### Policy Sub Limits

##### Clause, Cover and Sub-Limit:

- 2.2 (b) Entity Cover, Policy limit
- 2.2 (c) Employment Practices, \$100,000 per member, \$2M aggregate
- 2.2 (e) Crime \$50,000 per member, \$500k aggregate
- 2.2 (f) Taxation Investigation, \$100,000 per member, \$5M aggregate
- 3.1 (a) Official Investigations and Inquiries, Policy limit, \$5M aggregate
- 3.1 (b) Official Investigations and Inquiries, Policy limit, \$5M aggregate
- 3.2 OH&S Defence Costs, Policy limit, \$5M aggregate
- 3.3 Statutory Liability, \$100,000, \$2M aggregate
- 3.4 Pollution Defence Costs, \$100,000, \$5M aggregate
- 3.7 Emergency Defence Costs, \$100,000 per member, \$5M aggregate
- 3.8 Crisis Containment, \$25,000 per member, \$5M aggregate
- 3.9 Public Relations, \$25,000 per member, \$5M aggregate

By making payment for this POLICY you have agreed that the following applies to you/your business:

- Your Revenue/ Turnover does not exceed \$10M annually
- You have had no claims, or are not aware of any circumstances that could give rise to a claim, for those matters covered by this POLICY
- Your business has not sustained a loss through fraud or dishonesty by an EMPLOYEE
- Your business has not been the subject of any employment related disputes (such as unfair dismissal, discrimination or harassment allegations)
- Your business has not received any Improvement Notices or Infringement Notices
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.

## Personal Accident (Summary Only) Insurance

Policy No. GP/77763/000/13/E LP

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

### The Benefit Amount

(Each Insured Person) Injury resulting Being a percentage of the Lump directly in the following conditions, Sum Insured shown in the Schedule which occurs within 12 months of the injury. 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](http://www.gwsins.com/post).

### GWS Network also provides insurance services in:

- Business Pack Insurance
- Personal Sickness Insurance
- Motor Vehicle Insurance
- Home & Contents Insurance
- Workers Compensation
- Landlord Insurance
- Strata/body corporate Insurance

Call us on 1300 881 229 for a quotation