



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 Couriers

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/
- **Membership enquiries:**
POAAL on (03) 9654 4533

Public & Products Liability Insurance:

Policy No. POAAL/10000

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 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.

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.

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.

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 No. GP/87306/000/13/E

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").

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 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

The Events

The Benefit Amount

(Each Insured Person) Injury resulting Being a percentage of the Lump sum Insured shown in the Schedule 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. Permanaent 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.

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