



POAAL

Post Office Agents Association Limited
ACN: 006 382 314



GWS
genco group
Insurance Brokers

The official Broker to POAAL and its Members

Insurance Plan 2009/2010

(Period of Insurance 1st July 2009 - 1st July 2010)

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.

The following details are a Summary of the Scope of coverage provided. For further details, refer to the Policy Booklet on the GWS Genco Group website: www.gwsins.com

- **Insurance enquiries:** GWS Genco Group on 1300 881 229 (Melbourne callers 9828 6700)
- **Detailed policy Information:** www.gwsins.com/post/
- **Membership enquiries:** POAAL on (03) 9654 4533
- We have a binding authority for Calliden Insurance Limited. For Public & Products Liability & Personal Accident Insurance. If you ask us to arrange this insurance, we do so as their agent.

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' and Contractors' compulsory insurance requirement. (See reverse for further details of benefits).

Additional Insurances

Business Pack Insurance
Franchise Business Pack Insurance
\$825 annual premium for 2009/2010

(Excluding GST, stamp duty, FSL, broker fee and terror charge. Fees vary by State and region.)

GWS Genco Group has designed a basic Business Pack Insurance for the post office part of your 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. (Stand-alone Post Offices only)

Cover Includes:

Stock	\$100,000
Contents including Fixtures and Fittings	\$100,000
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 Genco Group 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. POPAS/00001)

Underwritten By Calliden Insurance Limited.

ABN 47 004 125 268, AFS Licence No. 234438

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 \$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 (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
- Upon an Insured Person attaining the age of 66 years, Event 2 (a) Permanent Total Disablement is deleted

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. (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 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.

For further information:

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Detailed policy Information

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