



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 Mail Contractors

The POAAL Insurance Policies offer specialised coverage to Mail Contractors. This package includes the compulsory Marine Cargo and Public & Products Liability Insurance requirements of the agreement with Australia Post.

The following details are a Summary of the full 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.

Marine Cargo Insurance

(Policy No. 93405126)

Underwritten By Chubb Insurance Company of Australia
ABN 69 003 710, AFS 239778

Australia Wide coverage

Insured Goods: Merchandise of every description consisting principally of letters, parcels of every description in accordance with member's contractual arrangements with Australia Post.

- Sum Insured: \$100,000 any one loss. Option for \$200,000 is also available.
- 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 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 Mail Contract 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 Licensees' and Contractors' compulsory insurance requirements.

General Property Insurance for V-sort sorting frame

Underwritten By Chubb Insurance Company of Australia
ABN 69 003 710, AFS 239778

Australia Wide coverage 24 hours a day, 7 days a week:

- Insured Goods: Merchandise consisting of V-sort sorting frame
- Sum Insured: \$5,000 per V-sort sorting frame
- Covers: Accidental Physical loss of or Damage from any external cause but in respect of theft from a building only following forcible entry into a locked building.
- 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.

These plans have been designed specifically to meet Contractors' compulsory insurance requirements.

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 **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 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.

General Property Insurance for PDT Scanners
 (Policy No. 93206949)

Underwritten By Chubb Insurance Company of Australia
 ABN 69 003 710, AFS 239778

Australia Wide coverage 24 hours a day, 7 days a week:

- Insured Goods: Merchandise consisting of PDT Scanners.
- Sum Insured: \$2,000 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.

These plans have been designed specifically to meet Contractors' compulsory insurance requirements.