

PLACING SCHEDULE

Attaching to and forming part of Policy No: 0012117

The Schedule and Policy wording are to be read together as one contract.

Class of Insurance: Group Personal Accident Insurance Policy

Insured: Bushwalking Australia Inc, Bushwalking Victoria Inc, Bushwalking Queensland Inc, The Walking Federation of South Australia Inc including the WSA Technical Unit, The Confederation of Bushwalking Clubs NSW Inc, Federation of Western Australian Bushwalkers Inc, Federation of Tasmanian Bushwalking Clubs, their Affiliated Clubs, Members & Members as Declared and/or its/their subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

Business: Principally, All activities of the Insured, now; administration, participation in & promotion of Bushwalking Clubs throughout Australia, All club related social & similar activities reasonably associated with Bushwalking Clubs including bushwalking, recreational walking, walking, track / hut construction and maintenance , canyoning/liloing, alpine walking (summer & winter), canoeing / kyaking, boating/rafting, swimming, cycling, rock scurrying and use of hand held ropes and safety belay equipment as part of a bushwalk, snow skiing, abseiling, caving, orienteering / rogaining, leader training and other related instructions, rescue training activities, voluntary work for various charities and not for profit organisations, Property Owners / Occupiers, the provision of canteen, social and sporting clubs, first aid and any other occupation incidental thereto.

Period of Insurance:

- (a) **From:** 4.00 p.m. on 30 June, 2011 local time at the place of the Insured's head office.
To: 4.00 p.m. on 30 June, 2012 local time at the place of the Insured's head office.
- (b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

Insured Persons / Categories:

- A** All Current Financial Members (of this policy) During Activities Organised by the Insured Club, Except For Those Activities Specifically Excluded From This Policy.
- B** All Current Financial Members (of this policy) During Activities Organised by the Insured Club, Except For Those Activities Specifically Excluded From This Policy.

Compensation Table:

Category	Capital Benefits	Weekly Benefits - Injury	Weekly Benefits - Illness	Weekly Benefits Period	Age Limit
A	50,000	80% of gross weekly earnings to a maximum of \$500 per week (7 day excess period)	Nil	52 Weeks	84
B	10,000	80% of gross weekly earnings to a maximum of \$500 per week (7 day excess period)	Nil	26 Weeks	85-90

Extension Limits:

Spouse and Dependent Children Benefit

Weekly Injury Benefits

Weekly Benefit Period	Nil weeks
Rehabilitation Benefit Injury	\$Not Insured

Weekly Illness Benefit

Weekly Benefit Period	Nil weeks
Rehabilitation Benefit Illness	\$Not Insured

Aggregate Limits of Liability:

- (a) All claims (except those referred to under (b) below) \$1,000,000
- (b) All claims relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed \$Nil

schedules to and from fixed terminals
over established routes

Policy Form: BA-GROUP PA/03

Endorsements: Endorsements, if applicable, are as specified herein.

Insurer: Accident & Health International Underwriting Pty Ltd

ABN: 26 053 335 952

FSL: 238261

Premium: As agreed

Participation: 100 %

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

AGE LIMIT

The Age Limit clause in the policy is deleted and replaced with the following:

Age Limit

All cover under this policy will cease at the next renewal date following the insured person attaining the age of 65 years, or such other age as is specified as the age limit in the placing schedule.

BA – GROUP PERSONAL INJURY AND ILLNESS INSURANCE POLICY WORDING AMENDMENTS

OUT OF POCKET EXPENSES – CATEGORY A & B

If as a result of an injury incurred by an insured person whilst actually engaged in voluntary work on your behalf, such insured person suffers a disability in respect of which compensation is payable under this Policy (or would have been payable except that the insured person is not in receipt of any pre-disability earnings) we will pay out of pocket expenses reasonably and necessarily incurred as a direct result of that injury provided that:

(a) the additional out of pocket expenses are not payable to any family members, relatives or any person permanently living with the voluntary worker; and

(b) no other section of this policy provides cover for the out of pocket expenses.

The insured person must furnish receipts for out of pocket expenses payable under this endorsement.

The compensation payable for Out of Pocket Expenses shall be limited to 80% of the actual expenses per week payable for an aggregate period of 52 weeks for insured persons up to and including 84 years of age and 26 weeks for insured persons over 84 years of age. There is a 7 day excess period.

SCOPE OF COVER – CATEGORY A & B

The Cover afforded by this policy shall only apply whilst an Insured Person is engaged in activities authorised by and under the control of the Insured including direct uninterrupted travel to and from work activities.

SECTION A, CAPITAL BENEFITS – CATEGORY A & B

Under Section A Capital Benefits the "Disappearance Capital Benefits" clause is amended to read as follows and not as stated in the wording: -

Disappearance Capital Benefits

If during the Period of Insurance an Insured Person disappears following the disappearance, sinking or wrecking of a conveyance the Insured Person was traveling on, and after twelve calendar months it is reasonable for us to believe that they have died due to that event, we will pay the death benefit accordingly, subject to receipt of a signed undertaking by you that any such compensation shall be refunded if the Insured Person is later found to be alive.

Under Section A Capital Benefits we confirm that the following sections are deleted in their entirety and do not apply to this Policy.

Spouse and Dependant Children Benefit Accidental H.I.V. Infection Benefit

SECTION B, WEEKLY BENEFITS INJURY – CATEGORY A & B

Under Section B – Weekly Benefits – Injury we confirm that the following sections are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit

PART 2, EXCLUSIONS – CATEGORY A & B

Under Part 2 – Exclusions we confirm that Exclusion 8 is amended to read as follows and not as stated in the wording.

8. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.

SECTION C, WEEKLY BENEFITS ILLNESS – CATEGORY A & B

If Weekly Illness Benefits apply then the following amendments are required:

Under Section C – Weekly Benefits – Illness we confirm that the following sections are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit Escalation of Claim Benefit

PART 1, SECTION A – CAPITAL BENEFITS – CATEGORY A & B

The definition of Part A – Capital Benefits, Additional Capital Benefits (b) shall read as follows and not as stated in the wording:

Additional capital Benefits

(b) Break mean a complete break of a bone, fracture or dislocation requiring open reduction.

ADDITIONAL EXCLUSIONS

No compensations are payable under this Policy for any Insured Event resulting from Injury or Illness which:

1. is deliberately self-inflicted or caused by You, including suicide or attempted suicide whether sane, insane or under any mental distress;
2. results from You engaging in or taking part in naval, military or air force service or operations;
3. results from You being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in Your blood than the law permits;
4. results from You directly or indirectly suffering from stress, depression, anxiety or any psychosomatic, psychological, psychotic, mental or nervous disorder;
5. results from any Pre-existing Condition (as defined);
6. results from You receiving any payments after the expiry of the deferral period during which You receive sick leave payments;
7. results from any code of football.

PRE-EXISTING CONDITION means:

1. in respect of Injury:
a condition with which the Insured Person was aware of (whether diagnosed or not) or has sought treatment prior to the inception of his or her Policy.
2. in respect of Sickness:
 - i. a condition or side-effect with which the Insured Person was aware of (whether diagnosed or not) or has sought treatment prior to the inception of his or her Policy. If any form of cancer is a Pre-Existing Condition, then there is no cover for cancer or cancer-related conditions.
 - ii. a condition caused by a Pre-Existing Condition.

Any medical condition that you have suffered from or been treated for, irrespective of whether a complete recovery has occurred, is still treated as a Pre-Existing Condition.

EXCLUSION: Nuclear, Biological and Chemical Terrorism is excluded. We shall not be liable to pay for any claim caused by or directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- (a) influence a government or any political division within it for any purpose and/or
- (b) influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

VOLUNTARY WORKERS ENDORSEMENTS – CATEGORY A ONLY

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings may be eligible for one of the following benefits, Domestic Help Benefit OR Student Tutorial Benefit, if they suffer an Injury during the Scope of Cover.

DOMESTIC HELP

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings will be paid under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- a. Such child-minding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or person's permanently living with the Insured Person.
- b. Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment by a legally qualified medical practitioner.

The compensation payable for emergency home help shall be limited to \$150 per week payable for an aggregate period of 52 weeks.

OR

STUDENT TUTORIAL BENEFITS

It is hereby declared and agreed that Student Insured Persons not in receipt of pre-disability earnings are entitled to reimbursement of student tutorial fees under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, provided that:

- a. such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- b. such fees must be certified by a legally qualified medical practitioner.

The compensation payable for student tutorial benefits shall be limited to \$150 per week payable for an aggregate period of 52 weeks.

PERMANENT TOTAL DISABLEMENT AMENDMENT – CATEGORY A & B

Part 1, Section A, Capital Benefits, No 3 Permanent Disability not otherwise provided, is deleted in respect of non-income earners and insured persons over the age of 65.

PARENTS INCONVENIENCE ALLOWANCE – CATEGORY A ONLY

If an Insured Person is a full-time student and under 20 years of age, suffers an injury and is in hospital for more than 24 hours, then we will pay for actual expenses reasonably and necessarily incurred by the Insured Person's parents limited to \$250 per day up to a maximum of \$2,000.

NON MEDICARE MEDICAL EXPENSES – CATEGORY A & B

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that we shall not be liable to make any refund in respect of:

- a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b. the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18(4) of the Health Insurance Act be payable.
- c. any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply.

Compensation for medical expenses shall be limited to 80% of expense incurred up to a total of \$2,000 and we will not be liable for the first One hundred (\$100) dollars of each and every claim.

“NON-MEDICARE MEDICAL EXPENSES” does not include any part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the insured persons after deduction of any Medicare or rebate from the actual expense incurred (commonly known as “Medicare Gap”)

CRITICAL INCIDENT DEBRIEFING – CATEGORY A ONLY

If during the period of insurance a serious accident / incident occurs which results in Injury to an Insured Person who is entitled to compensation under this policy and the incident is of such serious nature that it causes traumatic stress to the person injured and /or other Insured Person/s who witness the incident we will pay up to a maximum of \$5000 providing counselling services by a duly qualified Psychiatrist, Psychologist or other approved Counsellor to such Insured Person/s provided the Insured Person/s is referred for treatment by their Medical practitioner within 72 hours of the incident occurring.