



ace insurance



Voluntary Workers Insurance

Product Upgrade
Coverage Summary

VOLUNTARY WORKERS INSURANCE

ACE Insurance is passionate about supporting volunteers and organisations facilitating volunteer work through market leading accident & health insurance. As an insurer with ethics and integrity at the core of our operations, offering a high quality volunteer workers insurance product comes naturally. As such, we are very pleased to provide additional covers under our Voluntary Workers (VW) product offering.

These additional covers are part of our standard VW cover and will apply to all VW policies bound or renewed after 1 June 2010. You do not need to select these benefits in order to enjoy the additional cover they provide.

The benefits are designed to benefit the Policyholder and the Covered Persons and their families.

In addition, the VW Policy has been updated to make it easier to understand and reference. To appreciate the difference, have a closer look at the new Voluntary Workers Insurance Policy Wording and Product Disclosure Statement (PDS).

COVER AS AT MAY 2010

As follows is a summary of the covers contained in the PDS. Cover is subject to the full terms, conditions and exclusions contained in the PDS. Certain terms used in this summary are defined in the PDS.

Personal Accident Cover

We will pay agreed lump sums or weekly benefits if a Covered Person suffers from an Event included in the Table of Events as a result of a Bodily Injury. A number of further benefits may be payable in respect of the Event under the additional covers provided. Benefits under Personal Accident Cover include:

- Accidental Death and Permanent Disability
- Weekly Benefits cover for Bodily Injury
- Loss of Teeth or Dental Procedures
- Fractured Bones Benefits
- Non-Medicare Medical Expenses
- Emergency Home Help
- Student Tutorial Costs
- Bed Care

Rehabilitation Expenses

On the occurrence of Temporary Total Disablement or Temporary Partial Disablement (Events 25, 26, 27 or 28 under the Policy) for which benefits are payable, We will reimburse expenses incurred for tuition or advice for a Covered Person from a licensed vocational school, provided such tuition or advice is undertaken with Our prior written agreement and the agreement of the Covered Person's Doctor. Compensation under this provision will be limited to the actual costs incurred not exceeding \$500 per month and will be payable for a maximum of six (6) months.

NEW COVERS

Broad new coverage is available for VW policies bound or renewed after 1 June 2010, responding to market needs and trends. With the increasing size of the population reaching their senior years, the age limit of Covered Persons under Part A – Lump Sum Benefits (for Accidental Death or Permanent disability) is being increased from 75 to 85, subject to a lower benefit limit. With reputational risk heightened in the digital media environment, coverage for public relations expenses is now also included.

Age Limitation Extension

If a Covered Person is aged between seventy five (75) and eighty five (85) years of age, cover under Part A, Events 1–19 is provided to a maximum amount of \$25,000. Cover under Emergency Home Help is provided to a maximum of \$250 per week, for a benefit period of twenty-six (26) weeks. An Excess Period of seven (7) days applies to Emergency Home Help. No cover applies to Section B – Weekly Benefits – Bodily Injury.

Corporate Image Protection

If a Covered Person or group of Covered Persons suffer a Bodily Injury or Bodily Injuries (as applicable) whilst engaging in the voluntary work of the Policyholder and, in Our opinion, this is likely to result in a valid claim under the Policy with respect to Part A – Lump Sum Benefits for either:

- a) Event 1 – Accidental Death; or
- b) Event 2 – Permanent Total Disablement,

We will reimburse the Policyholder for costs (other than the Policyholder's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media. Costs must be incurred within fifteen (15) days of, and directly in connection with, such Bodily Injury, to protect and/or positively promote the Policyholder's business and image. The maximum amount We will pay is \$5,000 with respect to any one (1) Event or set of circumstances and is subject to the Policyholder giving Us a signed undertaking that any amount paid to the Policyholder will be repaid to Us, if it is later found that a valid claim did not or will not eventuate.

Home/Car Modification Expenses

If a Covered Person suffers a Bodily Injury whilst engaging in the voluntary work of the Policyholder, resulting in the payment of a benefit under Part A, Events 2–9 of the Policy, and as a result of the Bodily Injury the Covered Person requires home, workplace and/or car modifications in order to assist the Covered Person in maintaining an independent existence, We will pay for such expenses incurred up to a maximum of \$10,000 with respect to any one (1) Bodily Injury.

Chauffeur Services

If a Covered Person sustains a Bodily Injury whilst engaging in the voluntary work of the Policyholder, for which benefits are payable under Events 25 or 26, We agree to pay up to a maximum of \$1,500 for a chauffeur or taxi service to and from the Covered Person's usual place of work and the Covered Person's usual place of residence if the Covered Person recovers sufficiently to return to work but is certified by a Doctor as being unable to drive a vehicle or travel on public transport.

Funeral Expenses

If a Covered Person suffers Accidental Death whilst engaging in the voluntary work of the Policyholder, the Policy extends to cover the expenses of burial or cremation OR the cost of returning the Covered Person's body or ashes to a place nominated by the legal representative of the Covered Person's estate, up to a maximum of \$5,000.

Important Note

ACE Insurance Limited ABN 23 001 642 020 AFSL No. 239687 (ACE) only provides general advice and does not take account of your objectives, financial situation or needs. To decide if the product is right for you, please review the Voluntary Workers Insurance Policy Wording and Product Disclosure Statement (PDS) available from your local ACE Insurance office and consider whether the cover suits your needs. All cover is subject to the full terms, conditions and exclusions contained in the PDS.

ACE Insurance Limited

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About ACE Insurance

ACE Insurance in Australia is a member of the ACE Group of Companies®, a global leader in insurance and reinsurance. With a history dating back to 1792, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries and a strong presence in Asia Pacific.

ACE has a wealth of on-the-ground expertise backed by the organisation's global reach and breadth of resources. Operating in Australia for over 50 years, ACE provides specialised and customised coverages including Marine, Property, Liability, Energy, Professional Indemnity, Directors and Officers, Financial Institutions, Utilities and Accident & Health. ACE delivers this wide range of quality risk management products backed by exceptional service to its broad client base. It is a major supplier of insurance protection to many of the country's largest companies.