


Schedule

Chubb Voluntary Workers Insurance



Policy Number:	04VG009857	
Policyholder(s):	Australian Bridge Federation Inc, in conjunction with New South Wales Bridge Association Ltd, Bridge Federation Act Association Ltd, Victorian Bridge Association Ltd, Queensland Bridge Association Inc, South Australian Bridge Federation Inc, Bridge Association of W.A. Inc, Tasmanian Bridge Association Inc, Northern Territory Bridge Association Inc, and all Bridge clubs affiliated with these state associations, The Australian Bridge Directors Association and members, and Bridge Directors who are members of clubs affiliated with the State and/or Territory Associations.	
Broker:	Tony Bemrose Insurance Brokers	
Address:	PO Box 300 FORTITUDE VALLEY QLD 4006	
Period of Insurance:		
From:	26 August 2018	(at 4:00pm)
To:	26 August 2019	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	Brisbane	Authorised Representative
On:	24 July 2018	
		Rafal Palac IBU Underwriter

Desription of Cover

Covered Person(s) / Categories:	1. All voluntary workers of the Policyholder
Scope of Cover:	1. Cover under the Policy applies to all those hazards to which a Covered Person is exposed whilst actually engaged in voluntary work including necessary direct travel to and from such voluntary work on behalf of the Policyholder. Provided always that the Policy shall only apply in respect of such work officially organised by and under the control of the Policyholder.
Policy Wording & PDS:	16PDSVW03 Voluntary Workers Insurance Policy Wording & PDS

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

Section 1: Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	200,000
	Events 2-19	200,000

Categories	Part B - Bodily Injury Resulting in Surgery Benefits
1	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	500 x 104 weeks	85.00	7 days

Categories	Part C - Fractured Bones – Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part D - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1	3,000	250	1,000

Additional Cover

Categories	Tuition or Advice Expenses	Unexpired Membership Benefit
1	4,500	0

Categories	Visitors Benefit	Corporate Image Protection
1	0	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	0	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 0 max weeks: 0 weeks	0

Categories	Dependent Child Supplement	Orphaned Benefit
1	per Dependent Child: 0 per family: 0	per Dependent Child: 0 per family: 0

Categories	Modification Expenses	Chauffeur Services
1	10,000	2,500

Categories	Non-Medicare Medical Expenses	Emergency Home Help
1	Sum insured: 5,000 Excess: 25	500 x 104 weeks Excess: 7 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1	500 x 26 weeks Excess: 7 days	0
Categories	Accidental HIV Infection Benefit	Bed Care
1	0	per week: 50 max weeks: 26
Categories	Terrorism Injury Benefit	Accommodation and Transport Expenses
1	per person: 0 aggregate: 0	0
Categories	Education Fund Benefit	Out of Pocket Expenses
1	0	0
Categories	Childcare Benefit	Work Experience Benefit
1	0	0
Categories	Workplace Assault Benefit	Workplace Trauma Benefit
1	0	0
Categories	Personal Vehicle Excess Benefit	Rental Vehicle Reimbursement
1	2,000	per week: 1,000 max: 4,000

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	2,500,000
Non-Scheduled Flights (B):	250,000
Any one (1) event with respect to War / Civil War (C)	500,000
Any one (1) Period of Insurance with respect to War / Civil War (D)	1,000,000

Supplementary Product Disclosure Statement (SPDS)

Chubb Voluntary Workers Insurance Policy Wording and Product Disclosure Statement

Important information about this SPDS

This SPDS contains particulars of changes to the Voluntary Workers Insurance Product Disclosure Statement & Policy Wording (Voluntary Workers Insurance 16PDSVW03) and Product Disclosure Statement ("PDS"), which was prepared on 1 November 2016. This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 11 July 2018.

Supplementary information

The PDS is updated as follows:

PERSONAL VEHICLE EXCESS

EXTENT OF COVER

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst engaged in voluntary work on behalf of the Policyholder, the Covered Person:

1. uses their personal motor vehicle, and is involved in a collision for which they become legally liable or they suffer the theft of their personal motor vehicle, We will:
 - a) reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Person's comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
 - b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Persons vehicle; and/or
 - c) pay \$500 per week to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.

The maximum amount We will pay in respect to any one (1) collision or theft under is:

- a) up to \$2,000 for a) and b) above as a combined maximum limit; and
- b) up to \$2,500 for c), in addition to any claims made under a) and/or b

CONDITIONS UNDER PERSONAL VEHICLE EXCESS

1. In the event of a claim regarding a Covered Person's personal motor vehicle, the Covered Person must supply Us with:
 - a) receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the Covered Persons personal motor vehicle;
 - b) a letter from the Covered Person's motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.
Note: Stating that the no claim bonus has dropped from e.g. 60% to 40% is insufficient. The actual amount of money involved is also required, including a copy of the last insurance renewal notice applicable to the Covered Person.
 - c) a synopsis of the total cost of the repairs (with complete details if possible).

EXCLUSIONS UNDER PERSONAL VEHICLE EXCESS

We shall not be liable for any claims arising from:

1. any use of the Covered Person's personal motor vehicle that is in violation of the terms of the applicable motor vehicle.

EMERGENCY HOME HELP BENEFIT - Amendment to benefit period

In respect to each Covered Person aged up to eighty-five (85) years at the time of loss, cover under Emergency Home Help is hereby agreed at a maximum of \$500 per week, for a maximum period of fifty-two (52) weeks, with an Excess Period of seven (7) days.

In all other respects the PDS remains unchanged.

Ref: SPDS16PDSVW03-GX38687001

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Contact Us

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