

Policy Schedule



Group Personal Accident & Illness



Policy Number: 2200103837

Named Insured: Australian Manufacturing Workers Union

Policy Period: **From:** 15 Dec 2024 (at 4.00pm. Local Standard Time)
To: 15 Dec 2025 (at 4.00pm. Local Standard Time)

Broker: COVERFORCE INSURANCE BROKING PTY LTD

Territorial Limit: World Wide

GROUP INJURY & SICKNESS

Insured Person(s): Category 1. Financial Members with Dependents - Workplace Injury
Category 2. Financial Members without Dependents – Workplace Injury
Category 3. Financial Members with Dependents – Non Workplace Injury
Category 4. Financial Members without Dependents – Non Workplace Injury

Scope of Cover: Category 1 & 2: Cover under the Policy applies for twenty four (24) hours per day during the Period of Insurance whilst on the business of their Employer or Insured or on the Employers or Insureds worksite/premises

Category 3 & 4 : Cover under the Policy applies for twenty four (24) hours per day during the Period of Insurance, except whilst engaged in the business of their Employer or the Insured or on the Employer or Insured worksite/premises. Cover includes travelling to and from the Insured Persons residence and place of work.

Age Limitation: Between the ages of 16 years and 70 years

Aggregate Deductible: \$300,000 on the first occurrence of Events 1,2 and 3

Aggregate Limit of Liability: (Special Provisions - Number 7)
Any Policy period except non schedule flights (a) \$5,000,000
Any Policy period relating to non schedule flights (b) NIL

The compensation applicable under each section for each insured person:

Section A: DEATH & CAPITAL BENEFITS, Events 1-19		
1. Financial Members with Dependent/s- Workplace Injury		As per attached endorsement
2. Financial Members without Dependent/s - Workplace Injury		As per attached endorsement
3. Financial Members with Dependent/s- Non - Workplace Injury		As per attached endorsement
4. Financial Members without Dependent/s- Non - Workplace Injury		As per attached endorsement
Section B: WEEKLY INJURY BENEFITS, Event 20		Not Included
Section C: WEEKLY SICKNESS BENEFITS, Event 22		Not Included

Section D: AIG CARE PLUS BENEFITS

Not Included

1. Lump Sum Overseas Surgical Benefits For Injury
 - Brain Surgery
 - Amputation of a Limb
 - Fracture of a Limb Requiring Open Reduction
 - Any other Surgical procedure performed under general anaesthetic
 2. Lump Sum Overseas Surgical Benefits For Sickness
 - Open Heart Surgery
 - Brain Surgery
 - Abdominal Surgery performed under general anaesthetic
 - Any other Surgical procedure performed under general anaesthetic
 3. Broken Bones
 4. Guaranteed Payment Benefit (conditions apply)
 5. Loss of Teeth Benefit
 6. Accommodation and Transport Expense Benefit
 7. Coma Benefit
 8. Domestic Help Benefit (maximum 52 weeks)

 9. Education Fund Benefit
 10. Funeral Expense Benefit
 11. Independent Financial Advice Benefit
 12. Executor Emergency Cash Advance
 13. Home/Vehicle Modification Benefit
 14. Premature Birth/Miscarriage Benefit
 15. Spouse/Partner Employment Training Benefit
 16. Student Tutorial Benefit (maximum 26 weeks)
 17. Unexpired Membership Benefit
 18. Chauffeur Benefit
 19. Childcare Benefit (maximum 26 weeks)
 20. Corporate Image Protection
 21. Replacement Staff/Recruitment Costs
 22. Visitors Benefit
 23. Overseas Bed Care Benefit (maximum 26 weeks)
 24. Rehabilitation Costs (maximum of 6 months)
 25. Escalation of Claim
 26. a. Spouse
 - b. Dependant Children
 27. Accidental HIV Infection
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Endorsement: It is hereby noted and agreed that Section A Death & Capital Benefits, Events 1-19 is deleted and replaced with the following.

Section A Death & Capital Benefits Events 1- 19
The Compensation

Events – Sum Insured	Category 1	Category 2	Category 3	Category 4
	Workplace Injury with Dependant/s	Workplace Injury without Dependant/s	Non-Workplace Injury with Dependant/s	Non-Workplace Injury without Dependant/s
1. Death	\$400,000	\$200,000	\$75,000	\$37,500
2. Permanent Total Disablement	\$400,000	\$200,000	\$75,000	\$37,500
3. Permanent Paraplegia/Quadriplegia	\$400,000	\$200,000	\$75,000	\$37,500
4. Permanent Total Loss of sight of both eyes	\$75,000	\$37,500	\$75,000	\$37,500
5. Permanent Total Loss of sight of one eye	\$75,000	\$37,500	\$75,000	\$37,500
6. Permanent Total Loss of use of two limbs	\$75,000	\$37,500	\$75,000	\$37,500
7. Permanent Total Loss of use of one limb	\$75,000	\$37,500	\$75,000	\$37,500
8. Permanent Total Loss of use of the lens of both eyes	\$75,000	\$37,500	\$75,000	\$37,500
9. Permanent Total Loss of the lens of one eye	\$37,500	\$18,750	\$37,500	\$18,750
10. Permanent Total Loss of hearing in a) both ears b) one ear	a) \$56,250 b) \$11,250	a) \$28,125 b) \$5,625	a) \$56,250 b) \$11,250	a) \$28,125 b) \$5,625
11. Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the entire external body	\$37,500	\$18,750	\$37,500	\$18,750
12. Permanent Total Loss of use of four fingers and thumb of either hand	\$37,500	\$18,750	\$37,500	\$18,750
13. Permanent Total Loss of use of four fingers of either hand	\$30,000	\$15,000	\$30,000	\$15,000
14. Permanent Total Loss of use of one thumb of either hand (a) both joints (b) one joint	a) \$22,500 b) \$11,250	a) \$22,500 b) \$11,250	a) \$22,500 b) \$11,250	a) \$22,500 b) \$11,250
15. Permanent Total Loss of use of fingers of either hand (a) three joints (b) two joints (c) one joint	a) \$7,500 b) \$5,250 c) \$3,750	a) \$3,750 b) \$2,625 c) \$1,875	a) \$7,500 b) \$5,250 c) \$3,750	a) \$3,750 b) \$2,625 c) \$1,875
16. Permanent Total Loss of use of toes of either foot (a) all – one foot (b) great – both joints (c) great – one joint (d) other than great, each toe	a) \$11,250 b) \$3,750 c) \$2,250 d) \$750	a) \$5,625 b) \$1,875 c) \$1,175 d) \$375	a) \$11,250 b) \$3,750 c) \$2,250 d) \$750	a) \$5,625 b) \$1,875 c) \$1,175 d) \$375
17. Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures (to \$10,000 in total for all teeth)	\$750 per tooth	\$375 per tooth	\$750 per tooth	\$375 per tooth
18. Shortening of leg by at least 5cm	\$5,250	\$2,625	\$5,250	\$2,625

<p>19. Permanent Partial Disablement not otherwise provided for under Events 8 to 18 inclusive</p>	<p>Such percentage of the Capital Sum Insured as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with Compensation provided under Event 9 to 18. The maximum amount payable under Event 19 is 75% of \$75,000.</p>	<p>Such percentage of the Capital Sum Insured as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with Compensation provided under Event 9 to 18. The maximum amount payable under Event 19 is 75% of \$37,500.</p>	<p>Such percentage of the Capital Sum Insured as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with Compensation provided under Event 9 to 18. The maximum amount payable under Event 19 is 75% of \$75,000.</p>	<p>Such percentage of the Capital Sum Insured as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with Compensation provided under Event 9 to 18. The maximum amount payable under Event 19 is 75% of \$37,500.</p>
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If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.

Note: Weekly Benefits are reduced by Workers Compensation

Policy Wording: Group Personal Accident & Illness AH610.9 PDS JM09/00064.8

Additional Exclusions:

Sporting Injury Exclusion

Training for or playing in any professional or non-professional sport or activity organised by any sporting organisation, authority, club or centre.

Drug and Alcohol Exclusion

(i) Insured Person being under the influence of any drug other than a drug taken or administered by, or in accordance with the advice of, a legally qualified medical practitioner

(ii) an Insured Person having a blood alcohol level above the prescribed limit to legally operate any vehicle or vessel, if operating a vehicle or vessel.

In all other respects this Policy remains unaltered

Authorised Signatory



AIG Australia Limited ABN 93 004 727 753 AFSL 381686
20 December 2023



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**Head Office
NEW SOUTH WALES**

Level 19, 2 Park Street
Sydney, NSW 2000,
Australia

General customer service
Tel: 13 23 23 1711

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