



VOLUNTARY WORKERS - CHANGES TO COVER

We believe Voluntary Workers Personal Accident cover should be easy to deliver and understand which is why we have released our 05/16 version in plain language with a simplified layout. Please note the clause numbers and titles have changed.

SECTION	CHANGE EXPLAINED
<u>General definitions under the policy</u>	
New Definitions of:	
Dentist	A legally registered dental practitioner who is not an insured person or their relative
Sound and natural teeth	A permanent tooth but does not include first or baby teeth, that are free of any pathological, functional or structural disorders at the time of injury and not having had any restorative treatment including, but not limited to fillings, root canals, caps, prostheses, orthodontia or other dental restorations in place at the time of the injury
Amended Definitions:	
Pre-existing condition	Definition amended to include: conditions which a reasonable person is aware or would have been aware of; and any medical condition that an insured person has suffered from or been treated for, irrespective of whether a complete recovery has occurred
Salary	Amended to include salary response for self employed person
Tooth/teeth	Deleted (replaced by Sound and natural teeth above)
<u>Personal Accident - Injury</u>	Includes requirement that insured event must occur when the person is an insured person
<u>Section 6 - Additional benefits under the policy</u>	
Non Medicare medical benefit	Now included under Additional Benefits (previously under Optional endorsements), cover is extended to include expenses paid to a doctor, dentist, a private hospital, nurse, physiotherapist, chiropractor, osteopath or emergency transport service for medical, surgical, x-ray, dental treatment, hospital or nursing treatment, including the cost of medical supplies and emergency transport hire
Domestic Home Help	Now included under Additional Benefits (previously under Optional endorsements)
Student Education Assistance	Now included under Additional Benefits (previously under Optional endorsements); and requirement for dr's certification is removed

SECTION	CHANGE EXPLAINED
<u>General Conditions applying to the policy</u>	
New Conditions	Condition 3: for Insured Persons aged 75 years or over and under 85 years, Insured Events 1-25 are limited to a maximum of \$25,000
	Condition 4: for Insured Persons aged 75 years or over and under 85 years no benefits are payable for weekly benefits
	Condition 5: for Insured Persons aged 75 years or over and under 85 years Insured Event 2 is replaced with paraplegia/quadruplegia and Insured Event 19 is deleted
	Condition 5 replaced with Condition 6: benefits payable to insured persons under 18 years of age for Insured Event 1 will be limited to \$25,000
	Condition 10: No weekly benefits payable during the excess period
	Condition 11: No weekly benefits payable in excess of the percentage of salary
Amended Conditions	Condition 7 replaced with Condition 12: weekly benefits payable for Insured Events 31 and 32 will be reduced by any other weekly benefit the insured person is entitled to receive under any statutory workers' compensation or transport accident compensation scheme or legislation; and any insurance policy specifically covering the same risk; and the amount of any sick pay received or monies paid or payable for the notice period in the event of a redundancy; and any disability entitlement; so that the benefit payable under this policy does not exceed the sum insured or the insured persons salary
	Condition 9 deleted and moved to General Provisions under the policy - Age Limits. Age Limit increased to 85 years.
<u>General Exclusions applying to the policy</u>	Exclusion 6 in respect of piloting has been amended to also exclude insured persons flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers
<u>General Provisions under the policy</u>	Age limit now listed in General Provisions and increased from 75 years to 85 years

This document is only intended to be a summary of the changes to cover. We encourage you to read the full Policy wording for a full description of the terms and conditions. This Policy Summary does not form part of the policy terms and conditions.