



GROUP PERSONAL ACCIDENT
Community Environment Insurance Program
Product Disclosure Statement (PDS) and Wording

Version CEIP GPA 0416

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IMPORTANT INFORMATION

This Product Disclosure Statement (PDS) contains two parts:

- Important Information – contains general information about Your Group Personal Accident Policy; and
- The Group Personal Accident Policy – contains terms and conditions of Your Policy.

Please read this PDS before applying for insurance.

If We accept Your application for insurance, You will receive a Schedule that sets out details of the insurance You have taken out.

If You need more information about this PDS or Your Policy, please contact Hostsure.

About this Group Personal Accident Insurance PDS

This PDS contains information about the Policy to assist You to make an informed decision when choosing Your insurance.

Any advice that may be contained in this PDS is General Advice only. General Advice is advice that has been prepared without considering Your current objectives, financial situation or needs. Therefore before acting on this advice, You should consider the appropriateness of the advice having regard to Your current objectives, financial situation or needs.

This PDS was prepared on 1 April 2016.

Certification

In return for payment of the Premium shown in the Schedule, certain Underwriters at Lloyd's ('the Insurer') have agreed to insure You, in accordance with this Policy and the Schedule.

You or Your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the Underwriters at Lloyd's is liable by requesting them from Hostsure. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

For further information on the Code, please visit www.codeofpractice.com.au

About Hostsure

Hostsure Underwriting Agency Pty Ltd (ABN 44 108 154 829, AFSL 268726) ('Hostsure') arranges policies for and on behalf of the Insurer. Hostsure acts under a binding authority given to it by the Insurer, to administer and issue policies, alterations and renewals. In all aspects of arranging this Policy, Hostsure acts as an agent for the Insurer and not for You.

You can contact Hostsure by:

Address: Level 5, 97-99 Bathurst Street, Sydney NSW 2000

Postal Address: PO Box A2016, Sydney South NSW 1235

Phone: +61 2 9307 6600

Fax: +61 2 9307 6699

If You need confirmation of any of the Policy details please contact Hostsure.

What the Policy Consists Of

Your Policy consists of:

- this printed Group Personal Accident Policy Document which sets out details of Your cover and its limitations, and
- a Schedule, approved by Us, which sets out who is insured, the cover(s) selected, the Period of Insurance, the Limits of Liability, Excesses and other important information. This is referred to as the Schedule/Schedule of Benefits in this Policy document.

You should carefully read and retain Your insurance Policy document and current Schedule. These documents should be read together as they jointly form the contract of insurance between You and Us. Any new or replacement Schedule We may send You, detailing changes to Your insurance or the Period of Insurance, will become the current Schedule, which You should carefully read and retain.

Our Agreement With You

We will insure the Covered Persons as detailed in the Schedule for:

- Injury as a result of one or more of the insured events, and
- the other benefits, as set out in this Policy occurring during the Period of Insurance.

This cover will be given on the basis:

- that You have paid or agreed to pay Us the Premium for the cover You selected when You applied for cover and which the current Schedule indicates is in force,
- of the verbal and/or written information provided by You to Us.

Group Insurance Policy

A Covered Person's access to this Policy is solely by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984* (Cth). A Covered Person is not a contracting insured and does not enter into any agreement with Us.

A Covered Person's access to cover:

- a. begins from the time the relevant person meets the criteria specified in the Schedule and becomes a Covered Person; and
- b. ends at the earliest of the following events:
 - i. when the relevant person no longer meets the criteria specified in the Schedule for a Covered Person; or
 - ii. at the end of the Period of Insurance; or
 - iii. when the Policy is cancelled by Us or Youwhichever occurs first.

If a Covered Person makes a claim under the Policy then such person will have the same obligations to Us as if they were You and We will have the same rights against the Covered Person as We would have against You.

You must ensure that a copy of this PDS is made available to each Covered Person.

Summary of Insurance

This is a general summary only and does not form part of the Policy and can not be relied on as a full description of the cover provided. Please refer to the Policy for its full terms, conditions and exclusions.

Significant Features and Benefits

We will pay the benefit set out in Your Schedule if a Covered Person suffers an Injury (as defined) during the Period of Insurance. The Injury suffered must:

- be one of the type set out in the Insured Events table in this wording, and
- arise within twelve (12) calendar months from the date of the accident.

We will provide cover for a period of up to 104 weeks, depending upon the age of the Covered Person and the cover You have chosen. The details will be set out on Your Schedule.

We will provide cover against Injury for:

- defined events 1-14 in the Schedule
- a weekly benefit (temporary disablement Events 15 and 16).

If the Covered Person is aged under 5 years old at the time of Injury, we will provide cover against Injury for defined events 17-21 in addition to any other entitlement to benefit under this Policy.

The Risks

Read this PDS carefully so that you are fully aware of the cover provided by the Policy and the conditions, exclusions and limits that apply to this insurance. For example, there is no cover under this Policy for Injury:

- which results from the Covered Person engaging in or taking part in or training for professional sports of any kind;
- which is attributable wholly or partly to childbirth or pregnancy or the complications of these;
- which results from a criminal or illegal act committed by You or the Covered Person;
- which results from the Covered Person being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in the Covered Person's blood than the law permits;
- which results from any Pre-Existing Condition (as defined).

There is no cover for Sickness.

The Most We Will Pay

The most We will pay for all claims under this Policy during any Period of Insurance is set out under the Limit of Liability in the Schedule.

The Cost of Your Policy and Paying for Your Insurance

Premium

The cost of Your Policy will be shown on the quotation provided, once all required information has been received. The cost of Your Policy is calculated based on a number of considerations including the Limit of Liability, nature, breadth and extent of Your business activities, including the type of productions You produce, Your insurance history, Your risk management practices and procedures in managing Your potential liability. These factors and the degree to which they affect Your Premium will depend on the information You provide to Us.

The cost of Your Policy is shown on Your Schedule and is made up of the Premium together with any relevant compulsory government charges or taxes, such as Goods & Services Tax (GST) and Stamp Duty, where applicable.

When You apply for this insurance, You will be advised of the total Premium amount, when it needs to be paid and how it can be paid.

Non-Payment of Premium

If You fail to pay the Premium by the due date or if Your payment method is dishonoured and therefore We have not received Your payment by the due date, We will have the right to cancel Your Policy. Unless We tell You, any payment reminder We send does not change the expiry of Your cover or the due date of Your Premium.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of Your Policy include:

1. Hostsure receive a commission payment from Us when Your Policy is issued, renewed or varied. If You cancel Your Policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to Your Schedule, or contact Hostsure direct.
2. A Policy Fee of up to \$5 plus GST may be charged by Hostsure for administration and compliance costs associated with Hostsure's role in the distribution of this product. This Policy Fee is in addition to the Premium and is separately noted on Your Schedule. The Policy Fee is not refundable in the event of cancellation, unless the Policy is cancelled within the cooling-off period or is a full term cancellation.

Your Duty of Disclosure

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Individuals

If You are the Insured and a natural person, a different duty of disclosure to the one set out above applies to You. Please contact Hostsure so that You can be informed of the duty of disclosure that applies to You.

Renewal Procedure

Before this Policy expires We will normally offer renewal by sending a renewal invitation advising the amount payable to renew this Policy. It is important that You check the information shown before renewing each year to satisfy Yourself that the details are correct.

Making A Claim and Your Excess (Deferral Period)

NOTE: Claims may only be submitted by You and not by a Covered Person.

An excess or Deferral Period may apply if You make a claim under this Policy. An excess is the amount You pay when You make a claim. The amount of any excess will be shown on Your Schedule.

If You need to make a claim please send written notice of claim to Hostsure within thirty (30) days of the date of the Injury occurring. Hostsure will send You a copy of the claim form which will need to be fully completed. We will not be responsible for any payments under the

Policy unless this form is fully completed and returned. Any costs involved in the collection of information for the form are Your responsibility.

A Covered Person must see a qualified medical practitioner as soon as possible after the Injury as benefits will only be paid from the date medical attention is first sought.

At any time after a claim has been lodged We may:

- require a Covered Person to undergo medical or related examinations. In the event of accidental death, We may require an autopsy;
- conduct enquiries into the circumstances of the claim;
- request the attending doctor or specialist to provide a progress report.

This will be at Our expense.

Any payments under this Policy will be to You.

Cooling-Off Period

There is a 21 day cooling off-period. If You are not completely satisfied with Your Policy, You can cancel it from its date of issue by contacting Hostsure in writing within 21 days of its date of issue.

We will refund Your Premium less any non-refundable government charges, taxes and levies that We have paid.

You cannot exercise this right if You are entitled to or have made a claim for any incident within the 21 day period.

Even after this cooling-off period ends, You still have cancellation rights. See Conditions section.

Dispute Resolution Process

Any enquiry or complaint relating to this insurance should be referred to Hostsure in the first instance.

Please contact Hostsure by:

Phone: +61 2 9307 6653

Fax: +61 2 9307 6699

Postal Address: PO Box A2016, Sydney South NSW 1235

Email: servicefeedback@steadfastagencies.com.au

If Hostsure require additional information, Hostsure will contact You to discuss. If Your complaint is not immediately resolved Hostsure will respond within 15 business days of receipt of Your complaint or agree a reasonable appropriate timeframe to respond.

If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should contact Lloyd's Australia Limited:

Address: Level 9, 1 O'Connell Street, Sydney NSW 2000

Phone: + 61 2 8298 0783

Fax: + 61 2 8298 0788

Email: ldraustralia@lloyds.com

Lloyd's Australia who will respond to Your complaint within 15 business days, unless an alternative timetable has been agreed with You.

If We are unable to resolve Your complaint within 45 business days of the date We first received Your complaint or if You remain unsatisfied, You can seek a review by Financial Ombudsman Service Australia (FOS Australia) depending on eligibility related to Your Policy. FOS Australia is a free independent external disputes resolution service provided to customers to review and resolve complaints where We have been unable to satisfy Your concerns. You can contact FOS Australia by:

Postal Address: Financial Ombudsman Service Australia, GPO Box 3, Melbourne VIC 3001

Phone: 1800 367 287 (or 1800 FOS AUS)

Email: info@fos.org.au

Website: www.fos.org.au

If Your complaint is not eligible for FOS Australia, it may be eligible for referral to the Financial Ombudsman Service Ltd (UK). Further details will be provided at the appropriate stage of the complaints process.

Privacy Statement

In this Privacy Statement the use of 'We', 'Us' and 'Our' means the Insurer and Hostsure unless specified otherwise.

We are committed to the protecting Your privacy.

We need to collect, use and disclose Your personal information (which may include sensitive information) in order to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all of Your personal information, but this may affect Our ability to provide the cover, administer the insurance or assess a claim.

The primary purpose for Our collection and use of Your personal information is to enable Us to provide insurance services to You.

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary or co-insureds). If You provide personal information for another person You represent to Us that:

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- You have the authority from them to do so and it is as if they provided it to Us;
 - You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information. We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before You provide the relevant information.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the *Privacy Act 1988* (Cth).

In dealing with Us, You consent to Us using and disclosing Your personal information as set out in this statement. This consent remains valid unless You alter or revoke it by giving written notice to Hostsure's Privacy Officer. However, should You choose to withdraw Your consent, We may not be able to provide insurance services to You.

Hostsure's Privacy Policy which is available at www.hostsure.com.au or by calling Hostsure, sets out how:

- Hostsure protects Your personal information;
- You may access Your personal information;
- You may correct Your personal information held by Us;
- You may complain about a breach of the *Privacy Act 1988* (Cth) or Australian Privacy Principles or and how Hostsure will deal with such a complaint.

If You would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact Hostsure's Privacy Officer by:

Postal Address: PO Box A2016, Sydney South NSW 1235

Phone: +61 2 9307 6656

Fax: +61 2 9307 6699

Email: privacyofficer@steadfastagencies.com.au

You can download a copy of Hostsure's Privacy Policy by visiting www.hostsure.com.au

Words with Special Meanings

Some words or phrases used in this Policy wording have special meanings. These meanings can be found in the Important Definitions section of the Policy wording. If a word has a special meaning, it begins with a capital letter.

Policy Interpretation

Except where the context otherwise requires it:

1. The singular includes the plural and the plural includes the singular;
2. If a word is defined, its other grammatical forms have a corresponding meaning;

Headings

Any heading in this Policy is for ease of reference only and does not affect its interpretation.

GROUP PERSONAL ACCIDENT POLICY

IMPORTANT NOTICE

All cover under this Policy is subject to:

1. The Payment of Premium;
2. The terms and conditions contained in this Policy and in the Schedule;
3. The Limits of Liability referred to in the Policy.

Subject to the terms, conditions, exclusions and limitations contained in this Policy, this Policy provides cover for Disablement caused by Injury only and benefits are payable in the circumstances set out in the Policy. The particular cover which applies to You and which You selected when You applied for this insurance is referred to in the Schedule which forms part of this Policy.

IMPORTANT DEFINITIONS

For the purpose of this Policy, the following important definitions apply:

ARRANGEMENT DATE is the date cover was arranged by Us.

COVERED PERSON means a person that meets the criteria specified for a Covered Person in the Schedule and with respect to whom Premium has been paid or agreed to be paid by You. They are a person that is legally entitled to claim under the Policy by reason of the operation of Section 48 of the *Insurance Contracts Act 1984* (Cth) and on no other basis. A Covered Person is not a contracting insured under the Policy with Us.

DEFERRAL PERIOD is the period stated in the Schedule during which no benefits are payable for Temporary, Total or Partial Disablement.

GROUP means the Management Committee, Full or Part-time Staff, Members, Volunteers and/or Voluntary Workers.

GUARANTEED INCOME means the Covered Person's Income that can be proved or substantiated.

INCOME means:

1. If the Covered Person is an employee, the Covered Person's gross weekly rate of pay exclusive of bonuses, commission, overtime payments and any allowances;
2. If the Covered Person is not an employee, the Covered Person's gross weekly Income derived from personal exertion after deducting any expenses necessarily incurred by the Covered Person in deriving that Income.

INJURY means bodily Injury resulting from an accident which is an external event that occurs fortuitously to the Covered Person during the Period of Insurance and results in any of the Insured Events specified in the Table of Benefits within twelve (12) calendar months from the date thereof. Injury does not include:

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- a. any consequences of an Injury which are ordinarily described as being a disease including but not limited to any congenital condition, heart condition, stroke or any form of cancer;
 - b. an aggravation of a pre-existing injury;
 - c. any other Pre-Existing Condition;
 - d. any degenerative condition.

LOSS OF USE means loss of, by physical severance, or total and permanent loss of the effective use of the part of the body referred to in the Table of Benefits.

PERIOD OF INSURANCE means the period stated in the Schedule.

PERMANENT in relation to disablement means disablement lasting at least twelve (12) consecutive months, and at the end of that time being beyond hope of improvement.

POLICY means this PDS, the current Schedule and any other documents We may issue to You that We advise will form part of the Policy (e.g. Endorsements and SPDSs).

PRE-EXISTING CONDITION means a condition with which the Covered Person was aware of (whether diagnosed or not) or has sought treatment prior to meeting the criteria of a Covered Person.

PREMIUM means the Premium as shown in the Schedule that is payable in respect of the Policy by You.

SALARY means:

1. The Covered Person's Guaranteed Income for the twelve (12) months following the Injury;
2. If the Covered Person has no Guaranteed Income for the twelve (12) months following the Injury, then the average of the Covered Person's Income (as defined) for the preceding twelve (12) months or over such shorter period provided the Covered Person has been continuously employed or engaged in Your occupation or business for a period of at least three (3) months.
3. If the Covered Person does not meet 1 or 2 above, then the salary shall be Nil.

SCHEDULE means the schedules of cover attaching to and forming part of this Policy issued by Us to You.

TEMPORARY PARTIAL DISABLEMENT means disablement which entirely prevents You from carrying out a substantial part of the duties normally undertaken by You in connection with Your usual occupation or employment.

TEMPORARY TOTAL DISABLEMENT means disablement which entirely prevents You from engaging in Your usual occupation or employment.

TOTAL DISABLEMENT means disablement which entirely prevents the Covered Person from engaging in the Covered Person's usual occupation or employment, or any other occupation or employment for which the Covered Person is suited by reason of education, training, experience, or skill, or if not employed, from engaging in any and every occupation for the remainder of the Covered Person's life.

WE/OUR/US/INSURER means certain Underwriters at Lloyd's, the Insurer/issuer of this Policy.

Note: You can obtain further details of the Underwriters from Hostsure upon request.

YOU/YOUR means the named insured in the current Schedule with whom We enter into the Policy and is the contracting insured.

EXTENT OF COVER

If, as a result solely and directly of Injury, the Covered Person suffers from Temporary Total Disablement or any of the following Insured Events set out in the Table of Benefits We will pay the benefit set out in that Table. However, all Insured Events including Disablement must occur within twelve (12) months of the Injury.

TABLE OF BENEFITS			
INSURED EVENTS in respect of Covered Persons		THE BENEFIT being a percentage of the Sum Insured or the Sum Insured stated in the Schedule	
Injury resulting directly in:			
1.	Accidental Death	1.	100%
2a.	Permanent Total Disablement – persons 65 years and under	2a.	100%
2b.	Paraplegia/quadruplegia – persons 66 years and over	2b.	100%
3.	Permanent Total Loss of sight of both eyes	3.	100%
4.	Permanent Total Loss of sight of one eye	4.	50%
5.	Permanent Total Loss of Use of two limbs	5.	100%
6.	Permanent Total Loss of Use of one limb	6.	75%
7.	Permanent Total Loss of hearing in		
a.	both ears	7a.	70%
b.	one ear	7b.	35%
8.	Permanent Total Loss of Use of four fingers of either hand	8.	50%
9.	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	9.	50%
10.	Permanent Total Loss of Use of one thumb of either hand		
a.	both joints	10a.	35%
b.	one joint	10b.	20%

11.	Permanent Total Loss of Use of fingers of either hand		
a.	three joints	11a.	10%
b.	two joints	11b.	7.5%
c.	one joint	11c.	5%
12.	Permanent Total Loss of Use of toes of either foot		
a.	all - one foot	12a.	15%
b.	great - both joints	12b.	5%
c.	great – one joint	12c.	3%
d.	other than great, each toe	12d.	1%
13.	Fractured leg or patella with established non-union	13.	10%
14.	Shortening of leg by at least 5cm	14.	7.5%
15.	Temporary Total Disablement caused directly and solely by Injury	15.	During such Disablement, the weekly benefit as specified in the Schedule or 85% of the Covered Person's Salary as defined whichever is the lesser.
16.	Temporary Partial Disablement caused directly and solely by Injury	16.	25% of the amount payable for Insured Event 15.

INSURED EVENTS in respect of Covered Persons under the Age of 5 years

17.	Loss of teeth or capping of teeth	17.	\$1,000
18.	Broken or Fractured Bones	18.	\$1,000
19.	Burns and/or resultant disfigurement which covers more than 10% of the entire external body	19.	\$1,000
20.	Loss of sight	20.	\$1,000
21.	Paraplegia/Quadriplegia	21.	\$10,000

ADDITIONAL BENEFITS

1. Exposure

If as a result of an Injury occurring during the Period of Insurance the Covered Person is exposed to the elements and suffers from any of the Insured Events set out in the Table of Benefits as a direct result of that exposure, the Covered Person will be deemed for the purpose of the Policy to have suffered an Injury.

2. Disappearance

If the Covered Person disappears following the disappearance, sinking or wrecking during the Period of Insurance of a conveyance in which the Covered Person was then travelling and the body has not been found within one (1) year after the date of disappearance, the Covered Person will be deemed to have died as a result of an Injury at the time of the disappearance, sinking or wrecking of the conveyance.

GENERAL CONDITIONS AND LIMITATIONS

1. Benefits will not be payable for more than one of the Insured Events 1-14 in respect of the same Injury, in which case the highest benefit will be payable.
2. Benefits payable for Insured Events 1-14 shall be reduced by any sum already paid for Insured Events 15 and 16 in respect of the same Injury.
3. The weekly benefit for Temporary Total Disablement shall be limited to the Sum Insured stated in the Schedule or 85% of the Covered Person's Salary, whichever is the lesser. If You or the Covered Person receives benefits from any other source Our payments will be reduced by those benefits and We will pay the difference up to 85% of the Covered Person's Salary. If You or the Covered Person redeems or commutes or settles the Covered Person's entitlement to benefits/income from any other source, Our payments under this Policy will immediately cease.
4. We will pay one-seventh (1/7th) of the weekly benefit for each day of Disablement where Disablement lasts for less than a week.
5. The weekly benefit payable for Temporary Total Disablement will be reduced by the amount of any Workers' Compensation entitlement or any other payment which You or the Covered Person is entitled to receive from any insurance policy.
6. No weekly benefits will be payable for Disablement during the Deferral Period.
7. No further benefits will be payable under this Policy and all cover under this Policy will cease if:
 - 7.1 the Covered Person becomes entitled to the payment of a Sum Insured being 100% of the Sum Insured stated in the Schedule;
 - 7.2 the Covered Person becomes entitled to the payment of the weekly benefit for the maximum period stated in the Schedule. The maximum period is one hundred and four (104) weeks from the date the Covered Person first become entitled to the payment of weekly benefits.

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- 7.3 The Covered Person becomes entitled to both a Sum Insured as stated in the Schedule and weekly benefits and the Covered Person is paid 100% of the Sum Insured stated in the Schedule and weekly benefit for the total period stated in the Schedule.
8. No benefits are payable unless as soon as possible after the happening of any Injury the Covered Person obtains and follows medical advice from a legally qualified medical practitioner. Benefits payable under this Policy commence from the time the Covered Person first sought medical attention following Injury.
 9. You must give Us immediate written notice if You take out any other insurance with any insurer providing for weekly benefits of a similar kind which, together with this insurance, will exceed the Covered Person's earnings.
 10. Written notice of claim must be given to Us within thirty (30) days after the occurrence of any circumstances giving rise to a claim or as soon thereafter as is reasonably possible.
 11. Upon receipt of a notice of claim, We will submit Our usual claim form for completion. We will not be liable to make any payment under this Policy unless the claim form is properly completed and all information reasonably required by Us has been furnished at Your expense.
 12. The benefits of this Policy depend on You or any Covered Person giving Us any reasonable information and help We require. This includes giving Us written statements of documents We consider relevant. We may also require You or the Covered Person to attend Court to give evidence. You must help Us even when We have paid Your claim. If You do not co-operate Your payments may be suspended.
 13. We may at Our own expense conduct any medical examination or examinations or arrange for an autopsy to be carried out. We may also at any time during Your claim ask for further information or appoint a person to conduct further enquiries into the nature and circumstances of the claim.
 14. We may request a progressive claim form be completed by the Covered Person's attending physician or specialist.
 15.
 - a. You may cancel this Policy at any time by telling Us in writing. We will retain a portion of Premium which relates to the period for which You have been insured together with any non-refundable government taxes or charges. We will refund the residue for the unexpired period less any non-refundable government taxes or charges provided that no event has occurred where liability arises under the Policy.
 - b. We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00 pm on the date set out in the cancellation notice. We will retain a portion of the Premium which relates to the period for which You have been insured and We will refund the residue for the unexpired period.

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16. All weekly benefits will be paid monthly in arrears.
 17. All benefits will be paid to You, or in the case of Your death, to Your legal personal representative.
 18. If a sum is shown in the Schedule as being the Aggregate Limit of Liability, We will not be liable to pay benefits under this Policy totalling in all more than the Aggregate Limit of Liability Sum Insured for all claims arising under this Policy during the Period of Insurance shown in the Schedule, including any current Schedule.
 19. All amounts referred to in this Policy are in Australian dollars.
 20. You and We agree that all disputes arising out of or under this Policy will be subject to determination by any Court of competent jurisdiction within Australia.
 21. The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.
 22. The Insurer accepting this insurance agrees that:
 - a. if a dispute arises under this insurance, this insurance will be subject to Australian law and practice and the Insurer will submit to the jurisdiction of any competent Courts in the Commonwealth of Australia;
 - b. any summons notice or process to be served upon the Insurer may be served upon:

Address: Lloyd's Underwriters' General Representative in Australia
Level 9, 1 O'Connell Street, Sydney NSW 2000

who has authority to accept service and to appear on the Insurer's behalf and who is directed at Your request to give a written undertaking to You that it will enter an appearance on the Insurer's behalf;
 - c. if a suit is brought against the Insurer, all participating in this insurance will abide by the final decision of such Court or any competent Appellate court. In the event of a claim arising under this insurance immediate notice should be given to:

Postal Address: Hosture Underwriting Pty Ltd
PO Box A2016, Sydney South NSW 1235

Phone: +61 2 9307 6600

EXCLUSIONS

No benefits are payable under this Policy for any Insured Event resulting from Injury:

1. which is deliberately self-inflicted or caused by the Covered Person, including suicide or attempted suicide whether sane, insane or under any mental distress;
2. which occurs as a result of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or Public or Local Authority;
3. which results from the Covered Person engaging in air travel except as a passenger in any properly licensed aircraft;
4. which results from the Covered Person engaging in or taking part in naval, military or air force service or operations;
5. which results from the Covered Person engaging in or taking part in or training for professional sports of any kind;
6. which is attributable wholly or partly to childbirth or pregnancy or the complications of these;
7. which occurs as a result of the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
8. which is a sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection;
9. which results from a criminal or illegal act committed by You or the Covered Person;
10. which results from the Covered Person being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in the Covered Person's blood than the law permits;
11. which results from the Covered Person directly or indirectly suffering from stress, depression, anxiety or any psychosomatic, psychological, psychotic, mental or nervous disorder;
12. which results from any Pre-Existing Condition (as defined);
13. where the Covered Person receives sick leave payments;
14. which results from any code of football;
15. which results from losses arising from nuclear, chemical or biological terrorism. 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;
16. which results from racing and/or time trials of any form, other than on foot;

17. which is covered by:

- a. Medicare;
- b. any workers compensation legislation;
- c. any transport accident legislation;
- d. any common law entitlement;
- e. any government sponsored fund, plan or medical benefit scheme; or
- f. any other insurance policy required to be effected by or under law.

18. which would result in Our contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth), *Private Health Insurance (Health Insurance Business) Rules 2015* or the *National Health Act 1953* (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.