



**AIG Australia**  
 ABN 67 007 483 267  
 Incorporated with Limited Liability in USA  
 A Member of American International Group, Inc.

GPO Box 3105  
 Brisbane Queensland 4001  
 Telephone (07) 3220 0700  
 Facsimile (07) 3220 0441

**PERSONAL ACCIDENT INSURANCE POLICY FOR  
 VOLUNTARY WORKERS POLICY SCHEDULE**

**TAX INVOICE:** WHEN PAYMENT IS MADE, THIS POLICY SCHEDULE CAN BE USED AS A TAX INVOICE FOR AUSTRALIAN GST PURPOSES

**POLICY NUMBER:** 2400010123

**INSURED:** Australian Association of Volunteers – All Volunteer workers undertaking activities in unpaid work experience positions as advised and agreed with AIG

**BROKER:** I C Frith & Associates Pty Ltd

**POLICY PERIOD:**  
**FROM:** 4 pm on the 1<sup>st</sup> August 2009 \*  
**TO:** 4 pm on the 1<sup>st</sup> August 2010 \*

\* Insurance for each eligible Insured Person shall apply for the period of cover shown on the I C Frith & Associates Invoice and as agreed with AIG

**INSURED PERSON(S):** As per attached Schedule(s)

**PERIOD OF INDIVIDUAL COVER:** As per attached Schedule(s)

**AGE LIMITATION:** As per attached Schedule(s)

**AGGREGATE LIMIT OF LIABILITY (SPECIAL PROVISION - Number 7):**

<b>7 (a)</b>	\$2,000,000
<b>7 (b)</b>	\$ 500,000

**PREMIUM:** As advised and agreed with AIG.

IN WITNESS WHEREOF, this Policy has been countersigned on Our behalf at 10 Eagle Street, Brisbane, Queensland, 4000 this 4<sup>th</sup> August 2009

*MAhane*

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(Policy Reference Code: VW 110304)  
 AH 650/2 PDS 72

**PERSONAL ACCIDENT INSURANCE POLICY FOR  
VOLUNTARY WORKERS POLICY SCHEDULE  
OPTION 1**

**POLICY NUMBER:** 2400010123

**INSURED PERSON(S):**

Voluntary Workers of the Insured who are undertaking activities in unpaid work experience positions

**PERIOD OF INDIVIDUAL COVER:**

The Compensation provided will only be payable if an Event listed in this Policy happens to You whilst:

- (a) You are actually engaged in official unpaid voluntary activities authorised and under the control of the Insured; or
- (b) You are engaged in necessary direct travel between Your normal place of residence or employment and the place of Your voluntary activities.

**AGE LIMITATION:**

Between the ages of 14 and 80

Section	The Compensation Applicable Under Each Section Of This Policy For Each Insured Person	The Compensation
<b>A</b>	<b>CAPITAL BENEFITS, Events 1-19</b> *The Compensation payable for Events 1-19 for Insured Persons aged 76 to 80 years limited to: \$10,000 *The Compensation payable for Event 1(Death) for Insured Persons under 18 years of age limited to: \$10,000	\$75,000*  \$10,000  \$10,000
<b>B</b>	<b>WEEKLY INJURY BENEFITS, Events 20-22</b>	NIL
<b>C</b>	<b>NON-MEDICARE MEDICAL EXPENSES, Event 23</b>  80% to a maximum of Excess	\$1,500  \$50
<b>D</b>	<b>HOME/CAR RENOVATION EXPENSES</b>	\$1,500

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.

**PERSONAL ACCIDENT INSURANCE POLICY FOR  
VOLUNTARY WORKERS POLICY SCHEDULE  
OPTION 2**

**POLICY NUMBER:** 2400010123

**INSURED PERSON(S):**

Voluntary Workers of the Insured who are undertaking activities in unpaid work experience positions

**PERIOD OF INDIVIDUAL COVER:**

The Compensation provided will only be payable if an Event listed in this Policy happens to You whilst:

- (b) You are actually engaged in official unpaid voluntary activities authorised and under the control of the Insured; or
- (b) You are engaged in necessary direct travel between Your normal place of residence or employment and the place of Your voluntary activities.

**AGE LIMITATION:**

Between the ages of 14 and 80

Section	The Compensation Applicable Under Each Section Of This Policy For Each Insured Person	The Compensation
<b>A</b>	<b>CAPITAL BENEFITS, Events 1-19</b> *The Compensation payable for Events 1-19 for Insured Persons aged 76 to 80 years limited to: *The Compensation payable for Event 1(Death) for Insured Persons under 18 years of age limited to:	\$75,000*  \$10,000  \$10,000
<b>B</b>	<b>WEEKLY INJURY BENEFITS</b> <i>No Weekly Injury Benefits apply for Insured persons aged 76–80 years</i> <b>COMPENSATION FOR INCOME EARNERS, Event 20</b> 85% to a maximum of Aggregate Period Elimination Period	   \$250 52 Weeks 7 Days
	<b>DOMESTIC HELP (NON-INCOME EARNERS), Event 21</b> 85% to a maximum of Aggregate Period Elimination Period	   \$250 52 Weeks 7 Days
	<b>HOME TUTORIAL BENEFIT (FULL-TIME STUDENTS), Event 22</b> 85% to a maximum of Aggregate Period Elimination Period	   \$250 52 Weeks 7 Days
<b>C</b>	<b>NON-MEDICARE MEDICAL EXPENSES, Event 23</b>  80% to a maximum of Excess	   \$1,500 \$50
<b>D</b>	<b>HOME/CAR RENOVATION EXPENSES</b>	\$1,500

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.