

Insurance Plan 2015/2016

Summary of Insurance Policies for Couriers

(Period of Insurance: until 1st July 2016)

The POAAL Insurance Policies offer specialised coverage for Couriers. This package includes Public & Products Liability, Marine Cargo, PDT Scanner and Personal Accident Insurance.

For further information:

Insurance enquiries:

Network Insurance Group on
1300 881 229
Melbourne & mobile callers
(03) 8420 8700

Detailed policy information:

To download PDS and full policy documents visit:
www.networksteadfast.com.au/poal

Membership enquiries:

POAAL on (03) 9654 4533

Public & Products Liability Insurance:

Policy No. POAAL/10000

This policy is issued by Calliden Insurance Limited acting under a binder as agent for Great Lakes Reinsurance (UK) SE (ARBN 127 740 532, AFSL 318603) trading as Great Lakes Australia ("Great Lakes Australia").

- Limit of liability up to \$20,000,000 for both Public and Products liability claims. Includes coverage for:
- Legal liability for Bodily Injury or Property Damage arising out of Courier operations only.
- Loss or damage to property in your legal custody.
- Excess: (a) \$500 property damage claims
(b) Nil personal injury claims
- Law Costs and Expenses
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.
- Public & Products Liability are a combined policy and can not be issued separately

Coverage

Subject to the terms, exclusions, definitions, conditions and limitations of this policy, Calliden Limited shall indemnify the Insured for all sums, which the Insured shall be legally liable to pay compensation in respect of:

Personal injury, or Property Damage, occurring within the Policy Territory during the Policy Period as a result of an Occurrence happening in connection with the business of the Insured described in the Schedule.

Law Costs and Expenses

In addition to the limits of liability stipulated in the Schedule, Calliden Limited will pay:

- a) all reasonable charges, expenses and legal costs incurred or obliged to be paid by either Calliden Limited, or the Insured with the written consent of Calliden Limited in the settlement or defence of any claim for Compensation, including any appeal, in respect of which the Insured is entitled to indemnity under this Policy.
- b) all charges, expenses and legal costs as per (a) above including compensation covered by this Policy if Calliden Limited is prevented by law or otherwise in any territory from making payments on behalf of the Insured. If Calliden Limited is not legally permitted to, or cannot for any other reason defend any suit against the Insured, Calliden Limited will reimburse the Insured for the expense of such defence incurred with Calliden Limited written consent.

We have a binding authority for Calliden Insurance Limited for Public & Products Liability Insurance. If you ask us to arrange this insurance, we do so as their agent.

Marine Cargo Insurance:

Policy Number: 93406999

Underwritten by Chubb Insurance Company of Australia
ABN: 69 003 710 AFS Licence No. 239 778

- Sum Insured: Options of;
\$100,000 any one loss,
\$200,000 any one loss or,
\$500,000 any one loss as per your Certificate of Insurance.
- Cover: Accidental Physical Loss or Damage to goods during transit including theft from a vehicle following forcible entry into a locked vehicle.
- Excess: \$200 each and every claim.
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.

General Property Insurance for PDT Scanners:

Policy Number: 93208684

Underwritten By Chubb Insurance Company of Australia
ABN: 69 003 710 AFS Licence No. 239 778

- Insured Goods: Merchandise consisting of PDT Scanners.
- Sum Insured: \$3,000 per Scanner.
- Covers: Accidental Physical loss of or Damage from any external cause but in respect of theft from a vehicle only following forcible entry into a locked vehicle.
- Excess \$100 each and every claim.
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.

Continues overleaf →

Personal Accident Insurance (Summary Only)

Policy Number 09PO000006

ACE Insurance Limited ABN 23 001 642 020, AFS Licence No. 239687.

This group policy has an Aggregate limit of \$10,000,000. Worldwide coverage 24 hours a day, 7 days a week.

Accidental Death & Capital benefits (see Benefit Schedule):

Ages Over 18 & under 66	\$135,000
Over 66 & under 76	\$60,000
Over 76 & under 90	\$30,000

Benefit Schedule:

1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one(1) eye	100%
6. Loss of use of two (2) Limbs	100%
7. Loss of use of one (1) Limb	100%
8. Permanent and incurable insanity	100%
9. Loss of hearing in:- a) both ears b) one (1) ear	100% 20%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	75%
11. Permanent Loss of the lens of one (1) eye	60%
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
13. Permanent Loss of use of four (4) Fingers of either Hand	40%
14. Permanent Loss of use of one (1) Thumb of either Hand: a) both joints b) one (1) joint	30% 15%
15. Permanent Loss of use of Fingers of either Hand: a) three (3) joints b) two (2) joints c) one (1) joint	15% 10% 5%
16. Permanent Loss of use of Toes of either Foot: a) all - one (1) Foot b) great – both joints c) great – one (1) joint d) other than great - each Toe	15% 5% 3% 1%
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5 cm	7.5%
19. Permanent partial disablement not otherwise provided for under Events 5 to 18 inclusive. Such percentage of the lump sum amount as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the benefits provided under Events 5 to 18 inclusive. Event 19 is limited to a maximum of 75% of the amount shown in the Schedule against Part A – Lump Sum Benefits.	

Weekly Benefits Injury and Sickness

Temporary Total Disablement:

Maximum \$1,000 per week, or 85% of average weekly Income, whichever is the lesser

Temporary Partial Disablement:

- If the Insured Person returns to work in a reduced capacity, The Benefit amount payable shall be the difference between the Benefit payable for Event 25 and the Salary of the Insured Person;
or
- If the Insured Person does not return to work, The Benefit payable shall be 25% of the Benefit payable for Event 25
 - Weekly Benefit payable up to 104 weeks any one claim or 26 weeks for persons over 75 and up to 90 years of age
 - Excess Period is 10 days.
 - There is no cover under Weekly Benefits - Injury with respect to any Covered Person aged eighty-five (85) years and over.
 - There is no cover under Weekly Benefits - Sickness with respect to any Covered Person aged sixty-six (66) years and over, unless otherwise approved.

Additional Cover

Modification Expenses to home, office and/or vehicle	\$6,000
Funeral Expenses following Accidental Death	\$5,000

Surgical Benefits (as per scale)

a) Craniotomy	100%
b) Amputation of a limb	50%
c) Fracture of a limb requiring open reduction	50%
d) Dislocation requiring open reduction	25%
e) Any other surgical procedure carried out under general anaesthetic	5%

- Note: The Event(s) above must occur within twelve (12) months of the date of the Bodily Injury or Sickness.
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.

The above lists of standard features, highlights, key elements, benefits and options are a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the ACE Group Personal Accident & Sickness Insurance Policy Wording and PDS (15PDSACEGPA01). Any advice in this document is general advice only. It does not take into account any person's own objectives, financial situation or needs. To decide if this product is right for you please read the ACE Group Personal Accident & Sickness Insurance Policy Wording and PDS (15PDSACEGPA01) available at <http://www.acegroup.com/au-en/assets/ace-gpa-coverage-summary-2012.pdf>.

About the Agent

Calliden Agency Services Limited (ABN 15 096 726 895, AFS Licence No. 234437) (CASL) arranges policies for and on behalf of ACE. CASL acts under a binding authority given by ACE to act as its agent for the purposes of administering, arranging and issuing policies, alterations and renewals. In all aspects of arranging this policy, CASL acts as an agent for ACE and not for the Policyholder. CASL contact details are:

PO Box 348, Milsons Point NSW 1565

Telephone: +61 2 9551 1111 Email: bestofbothworlds@calliden.com.au

Consolidate your insurance services.

Backed by the strength and the collective buying power of Steadfast, Network Insurance Group can also provide you insurance services in:

- Business Pack Insurance
- Personal Sickness Insurance
- Motor Vehicle Insurance
- Home & Contents Insurance
- Workers Compensation
- Landlord Insurance
- Strata/body corporate Insurance



Call us on 1300 881 229 for a quotation