

# Insurance Plan 2017/2018

## Summary of Insurance Policies for Licensees

(Period of Insurance: until 1st July 2018)

The POAAL Insurance Policies offer specialised coverage to Licensees. This package includes the compulsory Public & Products Liability Insurance requirements of the LPO agreement with Australia Post.

### 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](http://www.networksteadfast.com.au/poal)

**Membership enquiries:**  
POAAL on (03) 9654 4533

### Public & Products Liability Insurance

Policy No. PPOAAL00001

Calibre Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) ('Calibre Insurance') acting under a binder as agent for the insurer, Great Lakes Insurance SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as Great Lakes Australia ('GLA').

Limit of liability up to \$20,000,000 for both Public and Products liability claims. Includes coverage for:

- Legal liability cover for Bodily Injury or Property Damage arising out of postal operations only.
- Loss or damage to property in your legal custody.
- Excess: (a) \$500 property damage claims  
(b) Nil personal injury claims.
- Legal costs and expenses.
- If you cancel the Policy, cancellation fees will apply.

(Public & Products Liability are a combined policy and can not be issued separately)

The above lists of features are a summary of certain cover only. Cover is subject to the full terms, conditions and exclusions contained in the Calibre Steadfast Business Package Insurance policy. Any advice in this document is general advice only. To decide if this product is right for you please read the full policy wording available at [www.calibreinsurance.com.au/wp-content/uploads/Business-Package-Steadfast-Policy-Wording.pdf](http://www.calibreinsurance.com.au/wp-content/uploads/Business-Package-Steadfast-Policy-Wording.pdf)

#### About the Agent

Calibre Insurance acts under a binder as agent for GLA. Great Lakes Insurance SE is a limited liability company incorporated in Germany. In all aspects of arranging this Policy, Calibre Insurance acts as an agent for the insurer and not for the Policy holder.

Calibre Insurance's contact details are:  
Level 8, 1 Pacific Highway, NSW 2060. Telephone: 1300 306 226

### Personal Accident Insurance (Summary Only)

Policy Number 09PO000006

ACE Insurance Limited, A Chubb Company.  
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%

Continues overleaf →

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

##### Temporary Total Disablement:

Maximum \$1,000 per week, or 75% of average weekly Income, whichever is the lesser

##### Temporary Partial Disablement:

- a) 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
- b) 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.

#### Additional Cover

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

#### Surgical Benefits (as per scale) \$5,000 maximum benefit

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 A+H PRO Group Personal Accident & Sickness Insurance Policy Wording and PDS - (ACE AHPRO GPAS 0216).

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 A+H PRO Group Personal Accident & Sickness Insurance Policy Wording and PDS - (ACE AHPRO GPAS 0216) available at: [accidenthealthpro.com.au/documents/](http://accidenthealthpro.com.au/documents/)

#### 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