

RENEWAL NOTICE

This policy falls due for renewal on: 30th April 2016

Date sent: 18-Mar-2016

Policy Type:	Voluntary Workers
Policy Number:	0009779
Insured:	The Gliding Federation of Australia Incorporation
Insured Persons:	Up to 100 Executive Members, Councillors, Committee Members, Regional Technical Officers, International Teams and National Competition Committees and other appointed Officials of the Insured
Period of Insurance:	From: 30th day of April 2016 at 4.00pm To: 30th day of April 2017 at 4.00pm
Broker:	Aviation Insurance Brokers of Australia Pty Ltd
Insured Events:	Each Insured Person
Death & Capital Benefits Sum Insured (Insured Events 1-19)	\$50,000
Insured Event 20 Temporary Total Disablement caused by Injury	85% of average gross weekly Salary to a maximum of \$500
Domestic Help or Student Tutorial Benefits	\$500 per week for a maximum of 26 Weeks (non-income earners)
Non-Medicare Medical Expenses	85% of expenses incurred to a maximum of \$1,000 (\$50 excess)
Deferral Period	7 Days
Maximum Benefit Period (Refer to policy wording and Endorsements)	Up to and including 59 years of age: 104 weeks from the date you first become entitled to the payment of weekly compensation. 60 years - 65 years: 52 weeks. 66 years - 70 years: 26 weeks. 71 years - 79 years: Nil weeks.
Scope of Cover:	The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including direct uninterrupted travel to and from such voluntary work.
Pre-existing Condition:	There is no cover for Pre-existing Conditions (as defined) whether or not a proposal form has been received.
Territorial Limits:	Australia Wide
Aggregate Limit of Liability	\$1,000,000
Underwriter Notes:	16/17 Renewal: All benefits and conditions as expiring. Based on up to 100 Insured Persons. Nil claims reported 15/16.

Premium:	\$1,400.00
GST:	\$140.00
Stamp Duty:	\$154.00
Policy Fee (incl GST):	\$55.00
Total:	\$1,749.00

Wording: VWGPA PDS/WRD 01/14 ST

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AFS Licence No:238261
Email: enquiries@acchealth.com.au
Website: www.acchealth.com.au
Freecall 1800 618 700
Freefax 1800 618 755

To ensure continuity of cover, written instructions must be received prior to 4.00 pm on the due date or the policy will lapse. We reserve the right to amend these terms if new claims with a date of loss prior to the due date are submitted after the release of our renewal terms.

ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING PTY LTD

ABN 26 053 335 952 AFS Licence No. 238261

Underwritten For and on behalf of

CGU Insurance Limited ABN 27 004 478 371 100%

Please Read Attached Duty of Disclosure

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DUTY OF DISCLOSURE

Your Duty of Disclosure

Before you enter into an insurance contract with us, the Insurance Contracts Act 1984 requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your insurance.

The Act imposes a different duty the first time you enter into the policy with us to that which applies when you vary, renew, extend, reinstate or replace your policy. We set these two duties out below.

Your Duty of Disclosure when you enter into this policy with us for the first time:

You will be asked various questions when you first apply for this policy. When you answer these questions, you must:

- give us honest and complete answers,
- tell us everything you know, and
- tell us everything that a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

Your Duty of Disclosure when you renew, vary, extend, reinstate or replace your policy:

When you renew, vary, extend, reinstate or replace the policy your duty is to tell us before the renewal, variation, extension, reinstatement or replacement is made, every matter known to you which:

- you know, or
- a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

What you do not need to tell us for either duty:

You do not need to tell us about any matter:

- that diminishes our risk,
- that is of common knowledge,
- that we know or should know as an insurer, or
- that we tell you we do not need to know.

Who do the above two duties apply to? Everyone who is insured under the policy must comply with the relevant duty. What happens if you or they do not comply with either duty? If you or they do not comply with the relevant duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

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.

Privacy

As part of AHI's dealings with you, we may need to collect personal information (and sometimes sensitive information such as health information) about you. We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

AHI will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with other companies within our group and third parties who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our privacy policy located at www.acchealth.com.au. Alternatively, contact us at privacy@acchealth.com.au or (02) 9251 8700 and we will send you a copy.

You should obtain a copy of this policy and read it carefully. By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this policy.

Our privacy policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.