

<b>Class of Policy:</b> Voluntary Workers Insurance	<b>Policy No:</b> PMEL99/0080813
<b>The Insured:</b> Golf Queensland Limited	<b>Invoice No:</b> 10883
	<b>Our Ref:</b> GOLF QLD

**VOLUNTARY WORKERS**  
**(FORMING PART OF THE GOLF AUSTRALIA ASSOCIATION PROGRAM)**

**NAME OF INSURED:** Golf Queensland Limited  
 and Regional and District Associations and Foundations affiliated with the above including any companies owned by any of the aforementioned and subsidiaries of those companies.

**DESCRIPTION OF BUSINESS:** Principally Golf Associations; Property Owners, Tenants and Occupiers; Tournament and Event Managers and Organisers; Managers of Charities and Foundations; Sponsorship Providers; course raters; club support program and any other occupation incidental thereto.

**PERIOD OF INSURANCE:** From: 30<sup>th</sup> June 2015 at 4.00pm  
 To: 30<sup>th</sup> June 2016 at 4.00pm  
 Both Local Standard Time at the Insured’s head office

**INSURED PERSONS:** All voluntary workers of the insured named above

**COVER APPLIES:** In respect of all hazards to which a volunteer is exposed whilst engaged in voluntary work for or on behalf of and organised by the Insured including travelling to & from such activities and whilst staying overnight at or in the vicinity of the location.

**AGE LIMITS:** Up to the age of eighty five (85) years except in respect of weekly Benefits where the age is limited to seventy (70) years

**TERRITORIAL LIMITS:** Worldwide

**BENEFITS:**

**1) Capital Benefits - Death and Permanent Injuries**

Bodily Injury sustained by an Insured Person during the Scope of Cover which within twelve calendar months results in:

<b>EVENT</b>	<b>COMPENSATION</b> (as a percentage of the maximum benefit) <b>Maximum Benefit</b> <b>\$100,000</b>
1. Death (limited to 20% of the capital benefits in the schedule for benefit for insured persons under 18 years of age)	100%
2. Permanent Quadriplegia	100%
3. Permanent Paraplegia	100%
4. Permanent Total loss of sight of both eyes	100%
Permanent Total loss of sight of one eye	50%
5. Total loss of hearing – two ears	75%
Total loss of hearing – one ear	25%
6. Permanent total loss of use of two arms	75%
Permanent total loss of use of one arm	35%
7. Permanent total loss of use of two legs	75%
Permanent total loss of use of one leg	35%
8. Permanent total loss of use of two + fingers	40%
Permanent total loss of use of two fingers	14%
Permanent total loss of use of one finger	4%

## Schedule of Insurance

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	Permanent total loss of use of one thumb	5%
9.	Permanent total loss of use of two + toes	40%
	Permanent total loss of use of two toes	14%
	Permanent total loss of use of one toe	4%
10.	Permanent total loss of two kidneys	75%
	Permanent total loss of one kidney	30%
	Permanent total loss of spleen	25%
	Permanent total loss of liver	70%
	Permanent total loss of two testicles	40%
	Permanent total loss of one testicle	6%
	Permanent total loss of sexual function	45%
11.	Total and permanent disfigurement	Up to 45%
	Total and permanent shortening of leg	7%
	For the purposes of this event 11 only, disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at the Insurer's sole and absolute discretion.	
12.	Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the capital benefit as determined at the sole and absolute discretion of the underwriter's. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive.	Up to 90%
13.	Becoming HIV positive but cover for this event is only provided if the infection was as a direct result of playing or participating in the sport nominated in the schedule.	10%
14.	Actual non Medicare medical expenses incurred following accidental miscarriage or premature childbirth up to max 26 weeks of pregnancy. Cover for this event is only provided if the miscarriage or childbirth was as a direct result of playing or participating in the sport nominated in the schedule. Event 14 is subject to deduction of the excess specified in the schedule for Medical Benefits.	Up to 5%

### Weekly Benefits

4.2.1 – Loss of Income Benefit – Income Earners -	As Per Wording
4.2.2 - Student Allowance – Non Income Earners -	As Per Wording
4.2.3 – As Per Wording – Domestic Home Help -	As Per Wording

### Other Benefits

4.3.1 – Injury Assistance & Parents Inconvenience Benefit –	As Per Wording
4.3.2 – Rehabilitation Benefit -	As Per Wording
4.3.3 – Bed Care Benefit -	As Per Wording
4.3.4 – Home Renovation Benefit -	As Per Wording

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## **GENERAL ADVICE WARNING**

### **AUSTRALIAN FINANCIAL SERVICES LICENCE NO: 422018**

Infrasure Pty Ltd is a registered General Insurance Broker authorised to Deal & Advise in Wholesale & Retail General Insurance Products in accordance with the terms of the licence provided by the Australian Securities & Investment Commission (ASIC).

GENERAL ADVICE NOTICE as required by the Financial Services Reform Act.

In delivering Retail Products to our clients and arranging cover with insurers, we only provide a "General Advice" service without conducting a detailed "needs analysis" of each individual's personal or financial situation.

However the Retail Products we recommend in providing this General Advice service have all been subject to an extensive in-house review and they are only deemed acceptable if the insurer is:

- \* operating under the supervision of the Australian Prudential Regulation Authority; and
- \* the terms & conditions of cover & the insurer's claims service are both of an appropriate standard.

We are not agents of the Insurer and will be acting as your agent in all dealings with insurers.

In some cases we have negotiated an agreement with the Insurer under which premium discounts and cover benefits are provided to our Clients above those usually offered by the insurer to its direct customers.

As a General Insurance Broker we have developed procedures to ensure that the terms of the cover under policies we recommend can be reviewed by each client and that any cover we arrange is in accordance with your requirements on the factual information presented. However, in recommending this product to you without a detailed needs analysis we cannot advise whether it is appropriate for your personal objectives, financial situation or needs.

We ask that you read and understand the explanation of the cover contained in the Product Schedule and Product Disclosure Statement and that you also read our Financial Services Guide which has been previously supplied.

As an intending insured, it is your responsibility to notify information and decide the following matters when arranging insurance or providing instructions to renew your policy:

#### General Considerations

- \* Description of the Item to be insured and any identifying number?
- \* Notification of the name of the Mortgagee or Financier with an interest in the property?
- \* Risk Situation - Single Location or anywhere in Australia?
- \* The sum to be insured to be based on the cost of replacement?
- \* The sum to be insured based on the actual present day (depreciated) value of the item?
- \* For what purpose if the item is used?
- \* The amount of any voluntary excess additional to the insurer's standard terms?
- \* The amount of cover required for Public Liability?

### **YOUR DUTY OF DISCLOSURE**

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance, and if so, on what terms. You have the same duty to disclose these matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matter.

- That diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know; as to which the compliance with your duty is waived by the Insurer.

### **NON-DISCLOSURE**

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our Complaints Officer. Infrasure Pty Ltd is a member of the Financial Ombudsman Service (FOS), a free service, and follows the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact FOS directly on 1300 780 808.

### **GOODS & SERVICES TAX**

If you are a business registered for GST purposes, you may be entitled to a claim an input tax credit in respect of the total GST payable under this policy. Only your accountant can confirm this matter to you.

### **COOLING OFF**

In accordance with Section 101B of the FRSA, you must have the right to return this policy and receive a full refund of the total premium and all charges. This request MUST be made within 14 days of the inception of this policy and does not apply should a claim have been made or the cover be for a period less than 30 days.

### **CREDIT TERMS & PAYMENT**

Unless agreed otherwise, Credit Terms are strictly in accordance with the period specified on the invoice. If you fail to pay the full premium within the agreed period your cover will lapse unless we agree otherwise. The insurer will be entitled to a premium for the time held covered but you will be uninsured from the date your cover is cancelled. Infrasure Pty Limited does not accept any liability for cancelled policies outside of the credit terms.

### **DISPUTES WITH INFASURE PTY LTD**

Any client who is not fully satisfied with our services should contact our Complaints Officer. If your complaint can not be resolved to your satisfaction by us you have the right to refer the matter to Financial Services Ombudsman (FOS). FOS can be contacted on 1300 780 808.