

Accident & Health International Underwriting Pty Ltd

GROUP PERSONAL ACCIDENT AND SICKNESS POLICY

Product Disclosure Statement (PDS)

Accident & Health International (A & H International)

Accident & Health International Underwriting Pty Limited ABN 26 053 335 952 (AFS licence no. 238261) is an underwriting agency specifically created to offer Personal Accident, Medical and Travel insurance. They have been in operation since March 1998 and act on behalf of Allianz Australia with full authority to quote and issue contracts of insurance, collect premiums and pay claims as agent of Allianz Australia. If you have any queries about this policy you should contact A & H International. Their contact details are at the end of this PDS.

The Insurer

The Insurer of the Policy is Allianz Australia Insurance Limited ABN 15 000 122 850 (AFS licence no. 234708). Their contact details are at the end of this PDS. Allianz Australia is a subsidiary of Allianz AG, one of the world's largest insurance and financial service providers.

What is a Product Disclosure Statement

This Product Disclosure Statement (PDS) contains information about the policy including the benefits and conditions, your rights as a client and other things you need to know to assist you to make an informed decision when choosing your insurance.

In this PDS:

- 'we', 'us' or 'our' means Allianz Australia Insurance Limited.
- 'you' means the person who will be named in the policy schedule as the insured and any person nominated by you from time to time for the insurance cover selected by you and for which the premium has been paid. The type of cover chosen will be shown on the policy schedule.

Group Personal Accident & Sickness (GPA&S)

We will insure you for an Injury and/or sickness (as described below in 'Key Features of the Policy').

We will insure you for a period of up to 52 weeks, depending upon your age and the cover you have chosen. The details will be set out on your policy schedule.

The Most We Will Pay

The most we will pay for all claims under this Policy during any period of insurance is set out under the Limit of Liability in the policy schedule. Once the Limit of Liability has been paid, you will need to pay us further premium to reinstate the policy cover.

Key Features of the Policy

This table summarises the Insured Events of the Group Personal Accident and Sickness policy (GPA&S). The sum insured is the amount we agree to insure you for when you take out the policy as shown on the policy schedule.

If you suffer an Insured Event as a result of an Injury then we will pay you a percentage of the sum insured as set out below.

As you read the table you need to remember that some words have special meanings and the key ones are:

- **Injury** – means a bodily injury of the type set out in the Insured Events table below. It does not include any disease, Injury or condition that existed before the accident, or any degenerative condition.
- **Sickness** - means an illness or disease which is not a pre-existing condition and which continues for a period of not less than twenty eight (28) days from the date you first seek treatment for the sickness from a legally qualified medical practitioner.
- **Temporary Partial Disablement** – means that you are unable to carry out a major part of your usual employment duties.
- **Temporary Total Disablement** – means that you are unable to carry out any of your usual employment duties.
- **Total Disablement** – means that you are unable to carry out any of your usual employment duties or any other employment for which you are trained or skilled to perform.
- **Permanent** – means that the disablement has lasted 12 consecutive months and there is no hope of improvement
- **Your salary** – means the salary you were guaranteed to earn in the 12 months after the Injury. If you had no guaranteed salary, then we look at the average income you earned in the preceding 12 months. You need to have been employed continuously for a period of at least 3 months.
- **Income** – when you are an employee, income means your gross weekly rate of pay excluding such things as bonuses, overtime or allowances. When you are not an employee, income means any gross weekly income which you have earned by personal effort inclusive of fixed costs incurred by You directly relating to deriving that Income.
- **Deferral Period** is the period stated in the Schedule during which no Benefits are payable for Temporary, Total or Partial Disablement.

Age Limits

There are certain age limits which apply to this policy. There is no cover for any person over the age of 65 years

Insured Events Events 1 – 21 are payable as a result of an Injury Events 22 & 23 are payable as a result of a sickness	What We Will Pay – a percentage of the sum insured as set out in the policy schedule
1) Death Disappearance – when you disappear after a boat or aircraft on which you are travelling disappears, sinks or is wrecked and your body is not found within one (1) year of the date of disappearance, then we will assume you have died	100%
2) Permanent Total Disablement 3) Permanent and incurable paralysis of all limbs 4) Permanent total loss of sight of both eyes 5) Permanent total loss of sight in one eye 6) Permanent total loss of use of two limbs 7) Permanent total loss of use of one limb 8) Permanent and incurable insanity	2) 200% 3) 100% 4) 100% 5) 100% 6) 100% 7) 100% 8) 100%
9) Permanent total loss of hearing in a. both ears b. one ear	a. 80% b. 20%
10) Permanent total loss of four fingers and thumb of either hand	80%
11) Permanent total loss of the lens of one eye	60%
12) Permanent total loss of use of four fingers of either hand	50%

<p style="text-align: center;">Insured Events</p> <p>Events 1 – 21 are payable as a result of an Injury Events 22 & 23 are payable as a result of a sickness</p>	<p>What We Will Pay – a percentage of the sum insured as set out in the policy schedule</p>
<p>13) Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body</p>	<p>50%</p>
<p>14) Permanent total loss of use of one thumb of either hand</p> <p>a. both joints b. one joint</p>	<p>a. 30% b. 15%</p>
<p>15) Permanent total loss of use of fingers of either hand</p> <p>a. three joints b. two joints c. one joint</p>	<p>a. 10% b. 7.5% c. 5%</p>
<p>16) Permanent total loss of use of toes of either foot</p> <p>a. all – one foot b. big toe– both joints c. big toe– one joint d. other than the big toe, each toe</p>	<p>a. 15% b. 5% c. 3% d. 1%</p>
<p>17) Fractured leg or patella with established non-union</p>	<p>10%</p>
<p>18) Shortening of leg by at least 5 cm</p>	<p>7.5%</p>
<p>19) Temporary Total Disablement caused directly and solely by Injury</p>	<p>We will pay the weekly compensation specified in the policy schedule or 75% of Your salary, whichever is the lesser.</p>
<p>20) Temporary Partial Disablement caused directly and solely by Injury</p>	<p>We will pay 25% of the amount payable for Insured Event 19.</p>
<p>21) Broken bone benefits caused directly and solely by Injury</p> <p>a. neck or spine (full break) b. hip, pelvis c. skull, shoulder blade d. collar bone, upper leg e. upper arm, kneecap, forearm, elbow f. lower leg, jaw, wrist, cheek, ankle, hand, foot g. ribs h. finger, thumb, toe</p>	<p>a. \$2000 b. \$500 c. \$200 d. \$200 e. \$150 f. \$100 g. \$100 h. \$50</p> <p>The maximum benefit payable under Insured Event 21 for any one incident is \$2,000.</p>
<p>22) Temporary Total Disablement caused directly and solely by sickness</p>	<p>We will pay the weekly compensation specified in the policy schedule or 75% of your salary, whichever is the lesser.</p>

<p style="text-align: center;">Insured Events</p> <p>Events 1 – 21 are payable as a result of an Injury Events 22 & 23 are payable as a result of a sickness</p>	<p style="text-align: center;">What We Will Pay – a percentage of the sum insured as set out in the policy schedule</p>
<p>23) We will pay to the Insured Person compensation if the Insured Person accidentally contracts the Human Immunodeficiency Virus (H.I.V) infection:</p> <p>as a direct result of injury caused by a physical and violent bodily assault by another person on the Insured Person; or</p> <p>as a direct result of the administering of medical treatment provided by a registered and legally qualified medical practitioner or registered nurse of an Insured Person's covered Injury or Sickness while he or she is insured under this Policy.</p>	<p>\$10,000</p>
<p>Additional Features</p> <p>Exposure – when an Injury causes you to be exposed to the elements and suffer from any of the injuries which are listed as Insured Events</p>	<p>The compensation amount set out for the Injury listed as an Insured Event (see Insured Events listed above)</p> <p style="text-align: center;">100%</p>

Limits On What We Will Pay

- 1) **The maximum benefit:** The maximum we will pay under either policy is the sum insured set out on the policy schedule. We will pay for only one Insured Event, so if your injuries could fall into more than one of the Insured Events categories listed above, we will pay you for the Insured Event benefit which is the highest.
- 2) **Temporary Total Disablement Payments:**
 - a) **Disablement lasting less than 7 days:** if you are disabled for less than 7 days, then we will pay you 1/7th of the weekly compensation benefit for each day
 - b) **Reduction of lump sum by weekly payments:** if you receive weekly compensation payments for Insured Events 19 or 20, and it is then decided to provide a lump sum payment for the same Injury, the lump sum payment will be reduced by the amount of compensation already paid to you
 - c) **Payments from Workers' Compensation or other statutory schemes:** if you receive any payments from any workers' compensation or other statutory schemes for the Injury, then any weekly payments made under this policy will be reduced by that amount.
 - d) **Sick leave payments:** no payment will be made under Insured Events 19, 20, or 22 if you are receiving sick leave payments.
- 3) **If you are under 18 years of age:** we will only pay you only 10% of the amount listed in the above table for Insured Events 1 - 18

What You Are Not Covered For

There are certain times when there is no cover under either the Group Personal Accident policy or the Group Personal Accident & Sickness policy which means we may refuse to pay your claim.

We do not cover Injury which:

- 1) is deliberately self-inflicted or caused by you, including suicide or attempted suicide whether sane, insane or under any mental distress;
- 2) occurs as a result of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or Public or Local Authority;

- 3) results from you engaging in air travel except as a passenger in any properly licensed aircraft;
- 4) results from you engaging in or taking part in naval, military or air force service or operations;
- 5) results from you engaging in or taking part in or training for professional sports of any kind;
- 6) is attributable wholly or partly to childbirth or pregnancy or the complications of these;
- 7) occurs as a result of the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
- 8) is a sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection;
- 9) results from a criminal or illegal act committed by you;
- 10) results from you being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in your blood than the law permits;
- 11) results from you directly or indirectly suffering from stress, depression, anxiety or any psychosomatic, psychological, psychotic, mental or nervous disorder;
- 12) results from any pre-existing condition which is a condition you were aware of or sought treatment for prior to the commencement of the policy;
- 13) results from training for or participation in any code of football;
- 14) results from losses arising from nuclear, chemical or biological terrorism.

The Cost of Your Policy and Paying For Your Insurance

The cost of your policy will be shown on the quotation provided, once all required information has been received. The cost of your policy is calculated based on age, occupation, claims experience and other information relative to the particular risk. For example, your involvement in an amateur sport such as motorcycle racing.

The cost of the policy is made up of premium, government taxes such as Goods & Services Tax (GST) and stamp duty, where applicable.

Your Duty of Disclosure

When you apply for insurance you need to tell us certain information which would affect our decision to insure you. If you do not give us this information it may affect your policy. The duty of disclosure appears in full on the application for insurance, please ensure you read this duty.

The duty of disclosure notice will also appear on your renewal invitation. The duty of disclosure also applies to any endorsements or variations you ask for.

Taxation Implications

A claim paid in respect of weekly disability benefits is subject to personal income tax. For example, a payment under Insured Event 20 is subject to income tax and it is your responsibility to declare such benefit when completing your usual tax return.

Consult a tax consultant if you have any questions about the particular circumstances.

Making A Claim and Your Excess

An excess may apply if you make a claim under this policy. An excess is the amount you pay when you make a claim. We may charge an excess depending on your age, occupation and the extent of cover chosen. The amount of any excess will be shown on your policy schedule.

If you need to make a claim please send a written notice of claim to A & H International within 30 days of the date of the Injury or sickness occurring. A & H International will send you a copy of their claim form which will need to be fully completed. We will not be responsible for any payments under the policy unless this form is fully completed and returned. Any costs involved in the collection of information for the form are your responsibility.

You need to ensure that you have seen a qualified medical practitioner as soon as possible after the Injury as your benefits will only be paid from the date you first seek medical attention.

At any time after a claim has been lodged we may:

- request you to undergo medical or related examinations. In the event of death, we may require an autopsy;
- conduct enquiries into the circumstances of the claim;
- request your attending doctor or specialist to provide a progress report.

This will be at our expense.

Any payments under this policy will be to you or, in the event of your death, your legal representative.

Cooling-Off

If you decide that you do not want the policy, you have a cooling off period of 21 days from the date the policy was issued to cancel the policy. You must tell us in writing that you wish to cancel the policy and we will repay the premium.

You cannot use this cooling-off period if the policy has already expired or if you have made a claim under it.

Dispute Resolution

We and A & H International will do everything possible to provide a quality service to you. If you have any concern or complaint A & H International staff are always available to listen to you and to help where they can.

If, after talking to a staff member, you wish to take the matter further, A & H International has a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to you within fifteen (15) working days. Please contact the Disputes Resolution Manager – see contact details at the end of this Product Disclosure Statement.

If you are not happy with any decision and it relates to a claim, you may take your complaint to the Insurance Enquiries and Complaints Limited (IEC), an independent and external dispute resolution body. Access to the IEC process is free of charge to you. In addition, although Allianz Australia is bound by the IEC's decision, you are not and you can pursue the matter elsewhere if you wish. If the dispute relates to Privacy it may be referred to the Privacy Compliance Committee of the IEC.

Please contact A & H International if you would like further information about the IEC or contact:

Insurance Enquiries & Complaints Ltd
PO Box 561
MELBOURNE VIC 8007
Phone: 1300 780 808
Email: iec@iecltd.com.au
Web: www.iecltd.com.au

Privacy

We are committed to protecting your privacy. We use the information you provide us to quote on your application for a policy, to provide the insurance, administer the policy and assess any claims. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or sell your information.

If you do not provide us with full information, we cannot properly quote for your insurance and we cannot insure you. You can check the personal information we hold about you at any time. Such application should be directed to A & H International in writing where it will be considered by their internal Privacy Disputes Department.

If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters.

For more information about our Privacy Policy, please visit our website to obtain a copy:

<http://www.acchealth.com.au>

Contact Details

Accident & Health International Underwriting Pty Limited
ABN 26 0503 335 952
AFS Licence No: 238261
Level 32, 60 Margaret Street
SYDNEY NSW 2000

Telephone: (02) 9251 8700
Fax: (02) 9251 8755
Website: <http://www.acchealth.com.au>
Email: enquiries@acchealth.com.au

The Insurer

Allianz Australia Insurance Limited
ABN 15 000 122 850
AFS Licence No: 234708
2 Market Street
SYDNEY NSW 2000

Telephone: 132 664
Website: <http://www.allianz.com.au>

This Product Disclosure Statement was prepared on 23rd April, 2004. A&H International are authorised by Allianz Australia Insurance Limited to distribute this Product Disclosure Statement.