

## POLICY SCHEDULE

<b>Policy Type:</b>	Group Personal Accident
<b>Policy Number:</b>	0009661
<b>Insured:</b>	Amalgamated Pest Control
<b>Insured Persons:</b>	As per monthly declarations
<b>Period of Insurance:</b>	From: 1st day of May 2017 at 4.00pm To: 1st day of August 2017 at 4.00pm
<b>Broker:</b>	Willis Australia Limited - Brisbane
<b>Insured Events:</b>	<b>Each Insured Person</b>
Death & Capital Benefits Sum Insured (Insured Events 1-19)	\$350,000
Insured Event 20 Temporary Total Disablement caused by Injury	85% of average gross weekly Salary to a maximum of As per attached schedule
Insured Event 23 Temporary Total Disablement caused by Sickness	85% of average gross weekly Salary to a maximum of As per attached schedule
Deferral Period	14 Days
Maximum Benefit Period (Refer to policy wording and Endorsements)	As per attached schedule
<b>Scope of Cover:</b>	The coverage afforded by this Policy provides worldwide 24 hour 365 day protection.
<b>Pre-existing Condition:</b>	There is no cover for Pre-existing Conditions (as defined) whether or not a proposal form has been received.
<b>Territorial Limits:</b>	Worldwide
<b>Aggregate Limit of Liability</b>	\$1,000,000
	<b>Premium:</b> As per monthly adjustments
	<b>GST:</b>
	<b>Stamp Duty:</b>
<b>Wording:</b>	GPAS PDS/WRD 01/14 ST

In witness whereof, this policy has been countersigned by an authorised officer of Accident and Health International on behalf of the Company at Sydney on this 5th day of June 2017.



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%

SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER 0009661

ISSUED TO: Amalgamated Pest Control

**Sydney**  
Level 4, 33 York Street  
SYDNEY NSW 2000  
GPO Box 4213, SYDNEY NSW 2001  
T: +61 2 9251 8700  
F: +61 2 9251 8755

**Melbourne**  
Suite 1507 Exchange Tower  
530 Lt Collins Street  
MELBOURNE VIC 3000  
T: +61 3 9909 7322  
F: +61 3 9909 7323

**Brisbane**  
Level 20  
260 Queen Street  
BRISBANE QLD 4000  
T: +61 7 3221 1919  
F: +61 7 3221 8989

ABN 26 053 335 952  
AFS Licence No:238261  
Email: [enquiries@acchealth.com.au](mailto:enquiries@acchealth.com.au)  
Website: [www.acchealth.com.au](http://www.acchealth.com.au)  
Free call 1800 618 700  
Free fax 1800 618 755

**INSURED:**

Amalgamated Pest Control Pty Ltd trading as Amalgamated Pest Control, and/or all Licensees and Sub-Licensees and/or subsidiary and/or affiliated companies and/or financiers and/or joint venture partners and/or consultants, contractors, sub-contractors, agents, outgoing partners and/or those entities newly created or acquired and/or those entities sold or disposed of during or before the Period of Insurance in so far as required by Amalgamated Pest Control Pty Ltd all for their respective rights and interests

**BENEFITS:**

**INSURED EVENTS: OPTION A EACH INSURED PERSON**

Insured Events 1-19 Sum Insured \$350,000  
(Insured Persons over 65 years Death and Capital Benefits \$250,000)

Insured Event 20 Temporary Total  
Disablement caused by Injury 85% of average gross weekly Salary to a maximum of \$1,000

Insured Event 23 Temporary Total Disablement caused by Sickness  
85% of average gross weekly Salary to a maximum of \$1,000

Deferral Period 14 Days

Benefit Period Insured Event 20 260 Weeks

Insured Event 23 104 Weeks

**INSURED EVENTS: OPTION B EACH INSURED PERSON**

Insured Events 1-19 Sum Insured \$350,000  
(Insured Persons over 65 years Death and Capital Benefits \$250,000)

Insured Event 20 Temporary Total  
Disablement caused by Injury 85% of average gross weekly Salary to a maximum of \$1,250

Insured Event 23 Temporary Total Disablement caused by Sickness  
85% of average gross weekly Salary to a maximum of \$1,250

Deferral Period 14 Days

Benefit Period Insured Event 20 260 Weeks

Insured Event 23 104 Weeks

**INSURED EVENTS: OPTION C EACH INSURED PERSON**

Insured Events 1-19 Sum Insured \$350,000  
(Insured Persons over 65 years Death and Capital Benefits \$250,000)

Insured Event 20 Temporary Total  
Disablement caused by Injury 85% of average gross weekly Salary to a maximum of \$1,500

Insured Event 23 Temporary Total Disablement caused by Sickness  
85% of average gross weekly Salary to a maximum of \$1,500

Deferral Period 14 Days

Benefit Period Insured Event 20 260 Weeks

Insured Event 23 104 Weeks

INSURED EVENTS: OPTION D EACH INSURED PERSON

Insured Events 1-19 Sum Insured \$350,000  
(Insured Persons over 65 years Death and Capital Benefits \$250,000)

Insured Event 20 Temporary Total  
Disablement caused by Injury 85% of average gross weekly Salary to a maximum of \$2,000

Insured Event 23 Temporary Total Disablement caused by Sickness  
85% of average gross weekly Salary to a maximum of \$2,000

Deferral Period 14 Days

Benefit Period Insured Event 20 260 Weeks  
Insured Event 23 104 Weeks

**AGE LIMITS**

It is hereby declared and agreed that all cover under this Policy shall cease upon the Insured Person attaining the age of seventy five (75) years.

**INSURED EVENTS 23 & 24 - WEEKLY SICKNESS BENEFITS**

It is hereby declared and agreed that Insured Events 23 and 24 relating to Sickness benefits are deleted in their entirety in respect of Insured persons aged 65 years and over.

**BENEFIT PERIOD**

Weekly Accident - It is hereby declared and agreed that the Benefit period for Insured Events 20 and 21 shall be reduced to 104 weeks in respect of all insured persons aged 65 years and over.

**GENERAL CONDITIONS AND LIMITATIONS**

It is hereby declared and agreed that General Condition and Limitation 8.2 is amended to read as follows:  
8.2 You become entitled to the payment of Weekly compensation for the maximum period stated in the Schedule. The benefit period ceases at the expiration of the maximum period. The maximum period commences from the time You first sought medical attention following Injury or Sickness.

**IMPORTANT DEFINITIONS**

It is hereby declared and agreed Important Definitions Income and Injury shall read as follows, and not as stated in the wording:

INCOME means

1. If You are an employee, Your gross weekly rate of pay exclusive of bonuses, commission, overtime payments and any allowances;
2. If You are not an employee, Your average gross weekly Income derived from personal exertion after the deduction of all variable business expenses necessarily incurred by You in earning that Income, all derived during the 12 calendar months period immediately preceding the Injury or Sickness giving rise to the claim under this Policy, and qualified by an Income and Expenditure Statement that is less than 12 months old.

Variable business expenses include but are not limited to motor vehicle running costs, telephone call charges (excluding line/phone rental), consumable business materials (chemicals/sprays) etc and any other expense that would not continue to be incurred during your disablement.

INJURY means bodily Injury to an insured person resulting from an accident caused by a violent, external and visible means and occurring solely and directly independently of any cause including any pre-existing physical or congenital condition (except Sickness directly resulting from medical or surgical treatment rendered necessary by such injury) provided the Injury:

- a. Occurs on or after the insured person's date of joining this Policy; and
- b. Results in any of the Events specified in the Table of Benefits within 12 calendar months from the date of such injury.

## ESCALATION OF CLAIM BENEFIT

When Compensation under Insured Events 20 and 23 has been paid continuously for twelve months and again after each subsequent period of twelve months during which compensation is paid, we will increase the compensation by 5 percent compound per annum, up to the maximum weekly benefit amount (as per option taken).

## REHABILITATION EXPENSES

If an insured person is paid a weekly benefit under any of payable conditions under this Policy we will also pay for the costs incurred by the insured person for tuition or advice from a licensed vocational school, provided such tuition or advice is undertaken with our prior written agreement and the agreement of the Insured Person's attending physician.

The compensation payable for rehabilitation expenses shall be limited to \$500 per week payable for an aggregate period of 26 weeks.

## CRISIS EVENTS

Crisis Events means any of the named condition first manifesting and being diagnosed by a registered medical practitioner after the effective date of cover of the Insured Person.

An additional 13 weeks benefit as determined under Events 20 or 23 for the Insured Persons will be payable as a Lump Sum, in addition to any weekly benefits that the Insured Person may be entitled to.

Named Conditions:

Heart Attack (Myocardial Infarction)  
Stroke  
Cancer  
Kidney failure (Chronic Renal Failure – as defined)  
Multiple Sclerosis

Definitions – Crisis Events:

### 1. Myocardial Infarction

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be based on:

- (a) A history of typical chest pain;
- (b) New permanent ECG changes, and
- (c) Elevation of cardiac enzymes to at least twice the upper normal level.

### 2. Coronary Artery By-Pass Surgery

(a) The actual undergoing of thoracotomy for the correction of two or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography.  
(b) The actual undergoing of thoracotomy for the correction of a single coronary artery which is narrowed or blocked, by coronary bypass graft (CABG). The surgery must have been deemed necessary by two independent cardiac surgeons and proven necessary by means of coronary angiography.

Angioplasty and/or any other intra-arterial procedures are excluded from this definition.

### 3. Stroke

Any cerebrovascular incident producing neurological sequelae, including infarction of brain tissue, by thrombosis, haemorrhage or embolisation from an extracranial source. Evidence of neurological deficit for at least 2 weeks must be produced.

### 4. Cancer

A disease manifested by the presence of a malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The term cancer also includes leukaemia and malignant disease of the lymphatic system such as Hodgkin's disease and Lymphoma. Any non-invasive cancer in situ, all skin cancers except invasive melanoma of Clark Level 3 or greater, Kaposi's sarcoma and other tumors associated with AIDS or the HIV virus are excluded. Prostatic cancer confined to the gland T1, T1A, and T1B and treated by observation with or without antiandrogens and/or orchidectomy is also excluded.

### 5. Chronic Renal Failure

Being end stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which permanent regular renal dialysis is instituted or renal transplant undertaken.

#### 6. Crisis Event

Wherever used in this Policy means the positive diagnosis (in accordance with Proviso 2 of this Section) of any of the diseases or disabilities referred to in paragraphs 1 to 5 (inclusive) of the Definitions of this Section.

#### Provisos

1. (a) The maximum Compensation to be paid in respect to any and all claims arising from coverage under this Section shall not exceed the Compensation specified in the Policy Schedule.  
(b) After the happening of one Crisis Event for which payment has been made by Us then no further Compensation shall be payable under this Policy.  
(c) This Policy does not cover any other disease or sickness or incapacity other than the Crisis Events as defined herein.

#### 2. Diagnosis – Positive Pathology Required

Compensation shall not be payable unless the Crisis Event is confirmed by a legally qualified medical practitioner in Australia and positively diagnosed by a legally qualified pathologist (where applicable in Our opinion) in Australia who shall base his judgment solely on the Definition of the particular disease contained herein after a study of the histological examination and clinical diagnosis based on the patient's history, physical and x-ray examination and/or other laboratory examination.

#### 3. Should the Insured Person be diagnosed as having suffered a Crisis Event

- (a) before the Commencement Date of this Policy, or  
(b) within 90 days after the Commencement Date of the Insured Person's cover under this Policy then this Section of the Policy is void and no benefit shall be payable under this Section.

4. If diagnosis of the Crisis Event is made after the Death of the Insured Person, then the date of death shall be the date of diagnosis for all purposes of this Policy.

5. Survival Period. No compensation shall be payable unless the Insured Person survives for thirty days following the date of the diagnosis accepted by Us.

#### ERRORS AND OMISSIONS CLAUSE

The insured shall not be prejudiced by any unintentional or inadvertent error or omission in respect of the schedule of Insured Persons declared under this policy, provided notice is given to the insurer as soon as practical upon discovery of any such error, omission, or incorrect schedule of insured persons.

#### EXCLUSIONS

It is hereby declared and agreed that Exclusion No. 12 relating to Pre-Existing Conditions and Exclusion No. 14 relating to football are deleted in their entirety.