



Policy Schedule

Group Personal Accident & Sickness

Insured:	The CSI Discretionary Trust (DT) and the members of the DT including subsidiary or controlled companies now or previously existing or hereafter formed or acquired including mortgagees, lessors and other interested parties for their respective rights and interests.
Policy Reference:	330-01817251-14000
Insured Persons:	<p>Members of the DT and other bodies/persons affiliated and admitted to the scheme and employees declared.</p> <p>Category A - Gold Plus Cover - 85% of gross weekly basic wage up to the \$2,500 plus super guaranteed to a maximum of \$275 per week payable for up to 104 weeks from the date of accident or illness. Gold Plus Cover includes Worker's Compensation top up.</p> <p>Category B - Gold Cover - 85% of gross weekly basic wage up to the \$2,000 plus super guaranteed to a maximum of \$220 per week payable for up to 104 weeks from the date of accident or illness. Gold Cover includes Worker's Compensation top up.</p> <p>Category C - Silver Cover - 100% of gross weekly basic wage up to the \$1,000 plus super guaranteed to a maximum of \$110 per week payable for up to 104 weeks from the date of accident or illness.</p> <p>Category D - Bronze Cover - 100% of gross weekly basic wage up to the \$700 plus super guaranteed to a maximum of \$77 per week payable for up to 104 weeks from the date of accident or illness.</p>
Period of Insurance:	<p>From: 31st May 2023 at 4:00pm local standard time</p> <p>To: 31st May 2024 at 4:00pm local standard time</p>
Broker:	Mercer Marsh Benefits
Scope of Cover:	Injury and Sickness 24 hours per day/365 days per year (but excluding any work related injury or sickness) except where Gold and Gold Plus cover is provided.
Territorial Limits:	Worldwide
Policy Wording:	HDI Global SE, Australia – Group Personal Accident & Sickness April 2022



Schedule of Benefits

Maximum Age Limit: (sub-limits may apply)	70 years
Aggregate Limit of Liability per Event:	\$10,000,000
Aggregate Limit of Liability:	\$10,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological, Chemical Terrorism:	\$500,000
Policy Currency:	AUD

Lump Sum Benefits	Gold Plus	Gold	Silver	Bronze
Lump Sum Injury and Death Benefits	Nil	Nil	Nil	Nil
Broken/Fractured Bones Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Injury Or Illness Resulting In Surgery Benefit	Nil	Nil	Nil	Nil
Accidental HIV Infection Lump Sum Benefit	Nil	Nil	Nil	Nil
Infectious Death Benefit	Nil	Nil	Nil	Nil
Cosmetic and Reconstructive Surgery Benefit	Nil	Nil	Nil	Nil
Executor Expenses Benefit	Nil	Nil	Nil	Nil
Life Saver Benefit	Nil	Nil	Nil	Nil
Air or Road Rage Benefit	Nil	Nil	Nil	Nil
Carjacking Benefit	Nil	Nil	Nil	Nil
Personnel Replacement Expense Benefit	Nil	Nil	Nil	Nil
Suicide Replacement Benefits	Nil	Nil	Nil	Nil
Premature Childbirth/Miscarriage Benefit	Nil	Nil	Nil	Nil
Prosthetic Limbs and Eye Benefit	Nil	Nil	Nil	Nil
Terrorism Injury Benefit	Nil	Nil	Nil	Nil
Trauma Counselling Benefit	Nil	Nil	Nil	Nil
Dependent Child Supplement Benefit	\$15,000	\$15,000	\$15,000	\$15,000
Maximum Payable per Dependent Child	\$5,000	\$5,000	\$5,000	\$5,000
Orphaned Benefit	Nil	Nil	Nil	Nil
Weekly Injury and Illness Benefits	Gold Plus	Gold	Silver	Bronze
Weekly Benefit	\$2,500	\$2,000	\$1,000	\$700
Maximum Superannuation Guarantee	\$275	\$220	\$110	\$77
Income Limitation	85%	85%	85%	85%
Deferral Period	14 Days	14 Days	14 Days	14 Days
Benefit Period	104 Weeks	104 Weeks	104 Weeks	104 Weeks
Workers Compensation Top-Up included?	Yes	Yes	No	No
Coma Benefit	Nil	Nil	Nil	Nil
Other Benefits Consequent of an Injury or Illness	Gold Plus	Gold	Silver	Bronze
Family Accommodation and Transport Expenses Benefit	\$2,400	\$2,400	\$2,400	\$2,400
Bed Care Benefit	Nil	Nil	Nil	Nil
Childcare Services Benefit	Nil	Nil	Nil	Nil
Education Fund Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Maximum per Family	\$15,000	\$15,000	\$15,000	\$15,000
Home, Workplace, Vehicle Modification Benefit	\$10,000	\$10,000	\$10,000	\$10,000
Retraining and Rehabilitation Expenses Benefit	\$25,000	\$25,000	\$25,000	\$25,000



Unexpired Membership Benefit	\$1,000	\$1,000	\$1,000	\$1,000
Partner Employment Training Benefit	Nil	Nil	Nil	Nil
Driver Services Benefit	Nil	Nil	Nil	Nil
Damage to Personal Property Following Assault	Nil	Nil	Nil	Nil
Financial Advice Benefit	Nil	Nil	Nil	Nil
Corporate Image Protection Benefit	Nil	Nil	Nil	Nil
Funeral Expenses Benefit	\$10,000	\$10,000	\$10,000	\$10,000
Work Experience or Visitor Benefit	Nil	Nil	Nil	Nil
Corporate Events Benefit	Nil	Nil	Nil	Nil
Emergency Transport Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Domestic Help Benefit	\$250	\$250	\$250	\$250
Benefit Period	52 Weeks	52 Weeks	52 Weeks	52 Weeks
Return to Work Assistance Benefit	\$25,000	\$25,000	\$25,000	\$25,000

Endorsements

Domestic Help Benefit

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person's Partner who is Accompanying the Insured Person and who does not generate or earn an Income, sustains an Injury which results in the following:

- Temporary Total Disablement

and as a result incurs reasonable expenses for domestic help, covering at home childcare, routine household cleaning and garden maintenance activities, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

We will pay for or reimburse the above expenses. The maximum amount We will pay is 1/7th of \$250, per day of continued disablement up to a maximum of 52 weeks.

- The Insured Event must occur within three hundred and sixty-five (365) consecutive days of the date of the Injury.
- The Insured Person must as soon as possible after the happening of any Injury giving rise to a claim, procure and follow proper medical advice from a Medical Practitioner.
- All Compensation shall be paid monthly in arrears.
- Domestic help must be certified as necessary by a Medical Practitioner.
- Domestic help must not be performed by a person who is a Relative of the Insured Person.
- No cover is provided for any Injury that is wholly or partly attributable to childbirth or pregnancy or the complications of these (except for unexpected medical complications of emergencies arising from an Injury).
- No cover is provided for Insured Persons who have attained:
 - a) the age of seventy-five (75) or over or;
 - b) the age stated in the Policy Schedule against "Maximum Age Limit (sub limits may apply)" whichever is the lesser.

Changes to Standard Definitions

The definition of Pre-Existing Condition shall read as follows and not as stated in the wording:

PRE-EXISTING CONDITION means any medical condition, side-effect or symptoms of a condition which the Insured Person was aware of and for which the Insured Person has received medical attention, sought or received treatment, undergone tests or taken prescribed medication for in the six (6) months prior to that Insured Person's Effective Date of Individual Cover under this Insurance.

Pre-Existing Conditions also include any chronic, congenital or degenerative conditions diagnosed and known to the Insured Person at the Effective Date of Individual Cover under this Insurance, whether currently being treated or not. In the case of medical conditions contributed to or aggravated by such Pre-Existing Conditions the Weekly Benefit amount and/or the period of disablement will be decreased by the same proportion which in the view of an independent qualified medical practitioner the Pre-Existing condition contributed to or aggravated the new condition.

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording:

Appendix A - Discretionary Trust Agreement Clause CSI23 3152023

It is hereby declared and agreed that this Policy is an excess of loss policy to the CSI Discretionary Trust.

In the event that either the Any One Event Limit is reached or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions. Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied.

INDIVIDUAL MEMBER'S DECDUCTIBLE

The first amount 14 days of each and every loss or series of losses arising out of any one event.

DISCRETIONARY TRUST DEDUCTIBLE

\$100,000 any one Event

\$558,400 in the Trust Aggregate (based on 1,099 Members for 2023-2024)

Premium

The premium is a deposit premium based on 1,099 members, and adjustable upwards only based on actual member numbers at expiry.

Changes to General Exclusions

The following exclusion is deleted from the General Exclusions in the Policy Wording.

- 10) No cover is provided for racing and/or time trials of any form, other than on foot.

The following condition is included in addition to the Conditions in the Policy Wording against Weekly Injury Benefit.

- 11) If an Insured Person sustains an Injury for which Benefits are payable, We will immediately pay thirteen (13) weeks Benefit, provided medical evidence from a Medical Practitioner is supplied certifying that the total period of Temporary Total Disablement will be a minimum of twenty-six (26) weeks.

Emergency Transport Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers a life threatening serious Injury or a serious Illness that requires immediate emergency medical care, and as a result incurs expenses for emergency transportation to a Hospital, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is \$5,000. The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

1. The attending Medical Practitioner must certify the condition was a life-threatening serious Injury or a serious Sickness that required immediate emergency medical care.
2. Emergency transportation is to the nearest Hospital.
3. We will only pay for three (3) emergency transport Events per Insured Person, per Period of Insurance.

Exclusions

1. No cover is provided where the payment of the Benefit would constitute the carrying on of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth) or any similar legislation.

Return to Work Assistance Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Weekly Injury Benefit:

- Temporary Total Disablement

and as a result the Insured Person incurs expenses for special equipment for and/or modifications to their usual workplace which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Return to Work Assistance Benefit".

Conditions

1. Medical evidence must be supplied by the Insured Person's treating Medical Practitioner that the described expenses are directly related to the Injury and are absolutely medically necessary to assist them in returning to their usual occupation.
2. Our written agreement must be obtained prior to the commencement of the special equipment for and/or modifications to the

Insured Person's usual workplace.
Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Mental Health

The following exclusion is included in addition to the General Exclusions in the Policy Wording.

19. We do not provide cover for stress-related conditions, psychological conditions, and/or physical fatigue conditions caused by stress-related or psychological conditions, including without limitation depression, neurosis, psychosis, mental or emotional stress or anxiety conditions, or chronic fatigue syndrome, or mental disease and associated disorders UNLESS diagnosed and treated by a qualified Psychologist and/or Psychiatrist.

Signed on behalf of HDI Global SE, Australia:



The stamp contains the HDI logo, the text "HDI Global SE Australia", "AREN: 134 049 951", and "ABN: 65 490 279 016". A handwritten signature is written over the stamp.

Date: 10th July 2023