Schedule

Chubb Group Personal Accident and Sickness Insurance

Policy Number:	01PO533264	
Policyholder(s):	Family Day Care Australia Limited (FDCA).	
Broker:	FAMILY DAY CARE AUSTRALIA LTD	
Address:	2/22 Willesee Crescent	
	Kincumber NSW 2251	
Period of Insurance:		
From:	1 January 2026	(at 04:00pm)
To:	1 January 2027	(at 04:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	AUD	As Agreed
Goods & Services Tax:	AUD	As Agreed
Stamp Duty:	AUD	As Agreed
Total Payable:	**AUD**	As Agreed
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	**Sydney**	**Authorised Representative**
On:	**05 November 2025**	CHUBB Chubb Insurance Australia Limited ABN 23 001 642 020
		Tara O'Leary
		Senior A&H Corporate Key Account Underwriter Accident & Health

Description of Cover

Covered Person(s) / Categories:	1.	All children under the care of an Educator and Support Workers of the Policyholder.
	2.	registered Educators and Support Workers of the Policyholder.
Scope of Cover:	1.	In respect of Category 1 Covered Persons; Cover under the Policy applies whilst a Covered Person is under the care of an Educator or Support Worker.
	2.	In respect of Category 2 Covered Persons; Cover under the Policy applies for twenty four (24) hours per day, three hundred & sixty five (365) days per year during the Period of Insurance.
Policy Wording & PDS:	(CAH-GPAFDC-PDS-1225) Family Day Care Australia Personal Accident Insurance Policy Wording and PDS.	

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

Section 1: Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1,2	Event 1 - Accidental Death	30,000
	Events 2-19	30,000

Categories	Part B - Bodily Injury Resulting in Surgery Benefits
1,2	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1,2	0 x 0 weeks	0.00	0 days

Categories	Part C - Fractured Bones – Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part D - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1	5,000	250	2,000
2	0	0	0

Additional Cover

Categories	Reconstructive or Cosmetic Surgery Benefit
1	2,500
2	0

Categories	Independent Financial Advice	Funeral Expenses
1,2	5,000	10,000

Categories	Coma Benefit	Modification Expenses
1,2	per week: 500 max weeks: 26 weeks	20,000

Categories	Terrorism Injury Benefit
1,2	per person: 5,000 Aggregate: 15,000

Categories	Out of Pocket Expenses	Childcare Benefit
1	5,000	5,000
2	5,000	0

Categories	Workplace Trauma Benefit	Workplace Assault Benefit
1	0	0
2	5,000	5,000

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	200,000
Non-Scheduled Flights (B):	0
Any one (1) event with respect to War / Civil War (C)	0
Any one (1) Period of Insurance with respect to War / Civil War (D)	0

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Contact Us

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