

Description of Cover

Policyholder(s):	Family Day Care Australia Limited (FDCA).	
Covered Person(s) / Categories:	<ol style="list-style-type: none"> 1. Children under the care of the educators. 2. Registered educators of the Policyholder. 	
Scope of Cover:	<ol style="list-style-type: none"> 1. This Policy operates whilst a child is under the care of a Family Day Care Australia Ltd educator. 2. 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:	19PDSFDC01 - Family Day Care Australia Personal Accident Insurance Policy Wording and PDS, Australia	
Period of Insurance		
From:	1 January 2020	(at 04:00pm)
To:	1 January 2021	(at 04:00pm) Both dates inclusive
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
Commission:	As Agreed	
Broker Commission:	%	As Agreed
GST on Commission:	As Agreed	
	%	As Agreed

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 - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period - Part C
1,2	0 x 0 weeks	0.00	0 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1,2	0

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

Additional Cover

Categories	Return to Work Assistance	Tuition or Advice Expenses
1,2	0	0

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
1,2	0	per employee: 0

Categories	Visitors Benefit	Corporate Image Protection
1	0	0
2	15,000	0

Categories	Independent Financial Advice	Funeral Expenses
1,2	0	5,000

Categories	Coma Benefit	Partner Retraining Benefit
1,2	per week: 0 max weeks: 0 weeks	0

Categories	Dependent Child Supplement	Orphaned Benefit
1,2	per Dependent Child: 0 max per family: 0	per Dependent Child: 0 max per family: 0
Categories	Modification Expenses	Chauffeur Services
1,2	0	0
Categories	Executor Emergency Cash Advance	Emergency Home Help
1,2	0	0 x 0 weeks Excess: days
Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1,2	0 x 0 weeks Excess: days	0
Categories	Accidental HIV Infection Benefit	Bed Care
1,2	0	per week: 0 max weeks:
Categories	Terrorism Injury Benefit	
1,2	per person: 5,000 Aggregate: 15,000	
Categories	Accommodation and Transport Expenses	Education Fund Benefit
1,2	0	0
Categories	Out of Pocket Expenses	Childcare Benefit
1	5,000	5,000
2	0	0
Categories	Work Experience Benefit	Workplace Assault Benefit
1,2	0	0
Categories	Workplace Trauma Benefit	Air or Road Rage Benefit
1,2	0	0
Categories	Carjacking Benefit - Excess and Vehicle Hire	Carjacking Assault Benefit
1,2	0	0
Categories	Reconstructive or Cosmetic Surgery Benefit	Cancer Benefit
1	2,500	0
2	0	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

Endorsements:

OUT OF POCKET EXPENSES:

It is hereby noted and agreed that the definition of Out of Pocket Expenses is amended as follows;

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred by the Covered Person or their Parent, up to the maximum amount shown in Section 2B of the Schedule - Additional Cover, Out Of Pocket Expenses, provided that those costs are not insured elsewhere under this Policy, or an expense to which General Exclusion 8 applies.

This benefit only applies to that category of persons listed in category 1 in Section 1 of the Schedule being children that are under the care and supervision of an Educator while the Educator is providing paid family day care services.

In all other respects, the Policy remains unaltered.

NON-MEDICARE MEDICAL EXPENSES

If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to:

- a) provide services, without payment, to an educational, religious, charitable or benevolent organisation; or
- b) engage in a sporting activity:
 - i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
 - ii. as an official, or otherwise to assist in the conduct of the sporting activity; or
 - iii. in his or her capacity as an elected or appointed official of a sporting organisation; or
- c) engage in youth activities organised by a voluntary organisation (for example, the Scout Association of Australia); or
- d) engage in student activities at an educational institution; or
- e) undertake an activity that is part of an employment, education, training or youth program, or initiative, administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workers compensation does not apply), the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of \$5,000. An excess of \$50 applies to each and every claim.

No cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above).

Non-Medicare Medical Expenses means expenses:

- a) incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
 - o Medical
 - o Surgical
 - o X-ray
 - o Chiropractic
 - o Osteopathic
 - o Physiotherapy
 - o Hospital
 - o Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Any benefit payable under Non- Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

Tooth definition

The definition of tooth is amended to read:

Tooth means a sound and natural permanent tooth or a 'milk tooth' but does not include dentures, implants and dental fillings.

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.

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