# Insurance Policy

**THIS POLICY SCHEDULE** confirms that in return for payment of the Premium, the Underwriters/Insurers named in the schedule have agreed to insure you, in accordance with the wording attached to this **Policy** Schedule.

This **Policy Schedule** should be read in conjunction with the relevant Policy Wording and associated endorsements. You should read the entire **Policy** carefully, including all definitions and, in particular, the exclusions, to ensure that it meets your requirements.

You or your representative can obtain further details of the syndicate numbers (if applicable) and the proportions of this Insurance for which each of the Underwriters/Insurers is liable by requesting them from DUAL Australia Pty Ltd. In the event of loss, each Underwriter/Insurer (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters/Insurers have relied on the information and statements that you have provided on the Proposal Form (or Declaration). You should read this **Policy Schedule** carefully and if it is not correct contact DUAL Australia Pty Ltd or your broker. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.

Damien Coates – Chief Executive Officer, DUAL Asia Pacific
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of Underwriters/Insurers named in the schedule.

DUAL Australia Pty Ltd
enquiries@dualaustralia.com.au
Level 29, 123 Pitt Street, Sydney NSW 2000
dualinsurance.com
Part of DUAL International Group

Policy Schedule

# Voluntary Workers

DUAL

**Policy number:** AU00074768-002

**Policyholder:** Flying Arts Alliance Inc.

**Insurance period:** From 4:00pm on 1/08/2026 To 4:00pm on 1/08/2027
Australian local time in the State or Territory where this **policy** was purchased

**Insured person(s):** All club directors, committee members and **voluntary workers** of the **insured**, aged under 85 years

**Scope of cover:** Whilst an **insured person** is engaged in **voluntary work** or attending meetings authorised by and under the control of the **insured** including **direct travel** to and from such authorised activities.

**Schedule of benefits:**

| | |
|---|---|
| **POLICY LIMITS** | |
| **Aggregate Limit of Liability** | $2,000,000 |
| **Sublimit of Liability Non Scheduled Flights** | $0 |
| | |
| **BENEFIT** | **BENEFIT AMOUNT PER INSURED PERSON** |
| **Section 1 - Lump Sum Benefits** | |
| **Accidental Death and Disablement – Insured Events 1 to 25** | $200,000 |
| **Section 2 - Weekly Benefits - Injury** | $2,000 |
| **Percentage of Salary** | 85% |
| **Excess Period (days)** | 7 |
| **Benefit Period (weeks)** | 104 |
| **Section 3 – Fractured Bones Benefits - Injury** | $3,000 |
| **Section 4 – Dental Benefits - Injury** | $500 |
| **Section 5 – Additional Benefits** | |
| **1. Non Medicare Medical Expenses** | 100% of expenses to a maximum of $5,000 |
| **Excess** | $50 |
| **2. Domestic Home Help** | 100% of expenses to a maximum of $500 per week |
| **Excess Period (days)** | 7 |
| **Benefit Period (weeks)** | 26 |
| **3. Student Education Assistance** | 100% of expenses to a maximum of $500 per week |
| **Excess Period (days)** | 7 |
| **Benefit Period (weeks)** | 26 |
| **4. Transport to and from work benefit** | $25 per day for a maximum of 12 weeks |
| **5. Re-imbursement of professional or membership fees** | $250 per membership for a maximum of 2 memberships |
| **6. Escalation benefit (weekly benefit increase after 12 months)** | 5% compound |
| **7. Return to work assistance** | $5,000 |
| **8. Twelve (12) weeks guaranteed payment** | Included |
| **9. Exposure to the elements** | Included |
| **10. Disappearance** | Included |
| **11. Funeral Expenses** | Not Included |
| **12. Modification Expenses** | Not Included |
| **13. Bed Care Benefit** | $50 per day up to a maximum of thirty (30) consecutive days |

**Premium & charges:**

| | |
|---|---|
| Base Premium | $1,990.00 |
| GST | $199.00 |
| Stamp Duty | $197.01 |

| | |
|---|---|
| Service Fee | $175.00 |
| Service Fee GST | $17.50 |
| **TOTAL** | **$2,578.51** |

**Policy wording:** DUAL Australia Voluntary Workers Personal Accident Insurance PDS and Policy Wording 06.21

**Endorsements:**

**UE00573 DUAL Australia Contact Information Endorsement**

It is hereby agreed that the following endorsement has been applied:

Effective 10 January 2022, any reference to DUAL Australia's address is amended to the following:

DUAL Australia Pty Limited
Level 29, Angel Place, 123 Pitt Street,
Sydney NSW 2000
Australia

In all other respects, the policy remains unchanged.

**UE1231 DUAL Australia Sanctions Limitation Clause LMA3100A (amended)**

It is hereby agreed that the following General Condition is added to the Policy:

**Sanctions Limitation Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Except as otherwise provided in this Endorsement, all Policy terms and conditions shall have full force and effect.

**VW00155 Age Limit Extension (90 years)**

It is hereby noted and agreed that the General Provisions number 3 applying to this **policy** shall read as follows and not as stated in the **policy wording**:

3. Age Limit

No cover is provided under the **policy** for **insured events** which occur on or after the date you reach the age of ninety (90), unless otherwise indicated on the **schedule**.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

**Underwriters/Insurers:** Certain Underwriters at Lloyd's led by Westfield Specialty Managing Agency Limited, Syndicate 1200

**Unique market Reference:** B0180PA2500509

**Date issued:** 30/07/2026