

# Aon Risk Services Australia Limited

Aon Risk Services Australia Limited  
ACN 000 434 720 ABN 17 000 434 720

Department of Natural Resources & Mines  
GPO Box 2454  
BRISBANE QLD 4001

## CLIENT COVERAGE SUMMARY

*If you have any queries please contact :*

Aon Insurance Services  
GPO Box 65  
BRISBANE QLD 4001

Your contact is Gary Mulvenna

Phone 07 3223 7400 Fax 07 3223 7504

**Client Name** : Department of Natural Resources & Mines

**Class of Insurance** : PERSONAL ACCID

**Period of Insurance** : From - 30th September 2007  
: To - 30th September 2008

### COVERING (Summary Only)

THE INSURED: Landcare Groups (Including  
Bushcare, Coastalcare, Waterwatch & Catchment Groups)  
in Queensland who are Landcare Groups registered with  
the Department of Natural Resources and Water and all  
individual persons carrying out activities authorised  
by the registered Landcare Groups

#### SCOPE OF COVER

#### PERIOD OF INSURANCE

(A) FROM 4.00 PM ON 30TH DAY OF SEPTEMBER 2007 LOCAL  
TO 4.00 PM ON 30TH DAY OF SEPTEMBER 2008 TIME

(B) OR ANY FURTHER PERIOD FOR WHICH RENEWAL HAS BEEN  
AGREED

#### PREMIUM

\$ 8,000.00

#### GST

\$ 800.00

#### STAMP DUTY

\$ EXEMPT

#### TOTAL

\$ 8,800.00

#### COVERING (SUMMARY ONLY)

THIS POLICY PROVIDES FOR THE PAYMENT OF BENEFITS IF  
DURING THE PERIOD OF INSURANCE ANY OF THE INSURED  
EVENTS REFERRED TO IN THIS POLICY SHALL HAPPEN TO THE

**CLIENT COVERAGE SUMMARY**

Department of Natural Resources & Mines  
PERSONAL ACCID

INSURED PERSON.

OCCUPATION

1) MONITORING, PLANNING, DEVELOPMENT, PROMOTIONS,  
DEMONSTRATION AND IMPLEMENTATION OF IMPROVED LAND, WATER  
AND VEGETATION MANAGEMENT, PRACTICE, INCLUDING FIELD DAYS,  
BUS TRIPS, CAMPING TRIPS, OFFICE OCCUPANCY, MEETING  
LECTURES, SEMINARS, DISPLAYS AND ALL OTHER ACTIVITIES.

DATE OF BIRTH

VARIOUS

SCHEDULE OF SELECTED BENEFITS

BENEFITS	SUM INSURED	EXCESS PERIOD
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AGE LIMIT - 10 TO 90 YEARS

SECTION 1 - DEATH/CAPS AS FOLLOWS:

- 10 - 15 YEARS - \$ 10,000
- 15 - 17 YEARS - \$ 50,000
- 18 - 65 YEARS - \$100,000
- 65 - 70 YEARS - \$ 50,000
- 70 - 80 YEARS - \$ 30,000
- 80 - 90 YEARS - \$ 10,000 - NO PTD COVER

POLICY WORDING WILL ALWAYS STATE POLICY AGE LIMIT -  
CONFIRM ENDORSEMENT AMENDING AGE LIMIT WILL NEED TO  
APPLY AS FOLLOWS:

AGE LIMIT EXTENSIONS:

IT IS HEREBY NOTED AND AGREED THAT THE MAXIMUM AGE LIMIT  
UNDER THE POLICY IS EXTENDED TO NINETY (90) YEARS OF AGE.  
NOTWITHSTANDING ANYTHING CONTAINED IN THE POLICY TO THE  
CONTRARY THE FOLLOWING CONDITION SHALL APPLY TO THIS  
ENDORSEMENT:

- THERE IS NO COVER UNDER THIS POLICY WITH RESPECT TO ANY  
INSURED PERSON WHO IS AGED NINETY (90) YEARS OR MORE AND ALL  
COVER WITH RESPECT TO AN INSURED PERSON SHALL CEASE UPON  
THEIR ATTAINING THAT AGE.

THIS WILL NOT PREJUDICE ANY ENTITLEMENT TO CLAIM BENEFITS  
WHICH HAS ARISEN BEFORE AN INSURED PERSON HAS ATTAINED THE  
AGE OF NINETY (90) YEARS.

- THE MAXIMUM AMOUNT WE WILL PAY UNDER EVENT 1 - ACCIDENTAL  
DEATH WITH RESPECT TO ANY INSURED PERSON AGED BETWEEN

EIGHTY (80) AND NINETY (90) YEARS OF AGE IS \$10,000.

- THERE IS NO COVER UNDER THIS POLICY FOR EVENT 2 -  
PERMANENT TOTAL DISABLEMENT WITH RESPECT TO ANY INSURED  
PERSON AGED BETWEEN EIGHTY (80) AND NINETY (90) YEARS OF AGE.

OTHER ENDORSEMENTS WILL STILL APPLY AS PER THE AON COVERAGE  
SUMMARY. ALSO WITH REGARDS TO EHH/STC AND NON-MEDICARE, THESE  
APPLY TO ALL PERSONS UP TO 90 YEARS.

WEEKLY INSURED BENEFITS - LIMITED TO 85% - \$500

AGGREGATE PERIOD - 104 WEEKS

ELIMINATION PERIOD - 7 DAYS

SICKNESS BENEFITS - NOT APPLICABLE

1) COMPENSATION FOR INCOME EARNERS

SHOULD YOU BE AN INCOME EARNER THE COMPENSATION PAYABLE  
UNDER EVENT 20 (WEEKLY INJURY BENEFIT) SHALL BE LIMITED TO  
85% OF YOUR WEEKLY INCOME SUBJECT TO A MAXIMUM OF \$500 PER  
WEEK FOR EACH WEEK OF TEMPORARY TOTAL DISABLEMENT NOT  
EXCEEDING 104 WEEKS FOR ANY ONE EVENT.

2) DOMESTIC HELP (NON-INCOME EARNERS)

SHOULD YOUR BE A NON-INCOME EARNER THE COMPENSATION  
PAYABLE UNDER EVENT 20 (WEEKLY INJURY BENEFIT) SHALL BY  
LIMITED TO 85% OF THE ACTUAL COST OF DOMESTIC HELP  
CERTIFIED AS NECESSARY BY THE ATTENDING MEDICAL  
PRACTITIONER SUBJECT TO A MAXIMUM OF \$500 PER WEEK FOR  
EACH WEEK OF TEMPORARY TOTAL DISABLEMENT NOT EXCEEDING  
104 WEEKS FOR WEEKS FOR ANY ONE EVENT.

3) HOME TUTORIAL BENEFIT (FULL-TIME STUDENTS)

SHOULD YOU BE A FULL-TIME STUDENT THE COMPENSATION  
PAYABLE UNDER EVENT 20 (WEEKLY INJURY BENEFIT) SHALL BE  
LIMITED TO 85% OF THE ACTUAL COST OF HOME TUTORIAL  
EXPENSES CERTIFIED AS NECESSARY BY THE ATTENDING MEDICAL  
PRACTITIONER SUBJECT TO A MAXIMUM OF \$500 PER WEEK FOR  
EACH WEEK OF TEMPORARY TOTAL DISABLEMENT NOT EXCEEDING  
104 WEEKS ANY ONE EVENT.

SCOPE OF COVER:

WE WILL ONLY PROVIDE THE COMPENSATION SET OUT IN THE  
SCHEDULE WHEN ANY EVENT SHALL HAPPEN TO YOU WHILST YOU  
ARE ACTUALLY ENGAGED IN ACTIVITIES OFFICIALLY ORGANISED  
AND UNDER THE CONTROL OF THE INSURED. INCLUDING YOUR  
NECESSARY DIRECT TRAVEL TO FROM SUCH ACTIVITIES BUT  
LIMITED TO 20% OF THE COMPENSATION SHOWN.