



**Certificate of Currency
Duke of Edinburgh
QBE Policy Number 18-A023874-PAD
Expiry Date: 31/08/2009**

Details of Cover				
Insured Persons	Category A – All Voluntary Workers of the Insured			
Death & Capital Benefits	\$125,000 (Compensation for Loss of 1 Limb increased to 100% of Capital Sum)			
Weekly Benefits – Injury	85% of average weekly salary to a maximum of \$500 per week	Benefit Period 52 weeks	Deferment 7 days	
Other Benefits	See Below			
Time of operation of cover	Whilst engaged in voluntary work on behalf of the insured			
Insured Persons	Category B – All participants of the Insured's programmes aged 18 years and over			
Death & Capital Benefits	\$125,000 (Compensation for Loss of 1 Limb increased to 100% of Capital Sum)			
Weekly Benefits – Injury	85% of average weekly salary to a maximum of \$500 per week	Benefit Period 52 weeks	Deferment 7 days	
Other Benefits	See Below			
Time of operation of cover	Whilst participating in an activity authorised by and under the control of the Insured			
Insured Persons	Category C - All participants of the Insured's programmes aged 13 to 17 years			
Death & Capital Benefits	\$100,000 (Compensation for Loss of 1 Limb increased to 100% of Capital Sum)			
Weekly Benefits – Injury	\$85% of average weekly salary to a maximum of \$250 per week	Benefit Period 52 weeks	Deferment 7 days	
Other Benefits	See Below			
Time of operation of cover	Whilst participating in an activity authorised by and under the control of the Insured			
Aggregate Limit of Liability	Sections A,B and C	\$1,000,000	Light Aircraft	\$300,000
	Chartered Aircrafts	\$300,000	Helicopter	\$300,000

FUNERAL BENEFIT

(payable in addition to a valid claim under Section A Item 1 Accidental Death)

Sum Insured \$3,000

Categories A, B and C

BROKEN BONES

Cover per policy wording

Capital Sum increased to \$5,000

Categories A, B and C

LIFESTYLE MODIFICATION

Cover per policy wording

Sum insured – actual costs incurred to a maximum of \$10,000

Categories A, B and C

INJURY ASSISTANCE BENEFITS

(including home assistance & student home tutorial)

Sum Insured

85% of actual costs incurred to a max of \$1,000 per week maximum 52 weeks, Deferment period 7 days

Categories A, B and C
non-income earners

NON-MEDICARE MEDICAL EXPENSES

Sum Insured – 85% of actual costs incurred to a maximum of \$5,000 Excess \$ 50 each claim

Categories A, B and C

OUT OF POCKET EXPENSES

Payable only if a valid claim is payable in respect of Weekly Benefit Injury
Sum Insured – actual costs incurred to a maximum of \$1,000

Categories A, B and C –
income earners

Sonia Russell

Name: Sonia Russell
Title: Underwriter