



ABN: 26 053 335 952  
AFS Licence No: 238261  
Email: [ahi@ahiinsurance.com.au](mailto:ahi@ahiinsurance.com.au)  
Website: [www.ahiinsurance.com.au](http://www.ahiinsurance.com.au)  
Freecall: 1800 618 700  
Freefax: 1800 618 755

## POLICY SCHEDULE

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As at 23/07/2024, the following cover is in place:

This Policy Schedule is confirmation that cover has been issued by Accident & Health International Underwriting Pty Ltd (AHI). This Policy Schedule is also a Certificate of Currency.

Policy Number: 0012117  
Insured: Bushwalking Australia Incorporated  
Period of Insurance: Inception Date: 30/06/2024 at 4:00 pm (local standard time)  
Expiry Date: 30/06/2025 at 4:00 pm (local standard time)  
Intermediary: Marsh Open Market - Melbourne  
Policy Type/s: Voluntary Workers

### Policy Premium

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Base Premium:	\$52,553.52
GST:	\$5,255.36
SD:	\$5,458.87
Policy Fee:	\$0.00
Policy Fee GST:	\$0.00
Total:	\$63,267.75
Commission:	\$0.00
Commission GST:	\$0.00
Net Receivable:	\$63,267.75

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## Product: Voluntary Workers

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Policy Wording: VW 19012024  
Territorial Limits: Worldwide

### Category A

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Insured Persons Definition: All current financial members of the Insured or an Insured Club aged up to and including 84 years  
Scope of Cover Definition: The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in activities authorised by and under the control of the Insured including direct uninterrupted travel to and from such activities.

### General Limits

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Limit Type	Limitation
Maximum Age Limit (sub-limits may apply)	95
Aggregate Limit of Liability	\$1,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD
Minimum Age Limit (sub-limits may apply)	5

### Schedule of Benefits

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Benefit Type / Limit Type	Sum Insured / Limitation
Death and Capital Benefits	\$50,000
Permanent Total Disablement for ages 65 and over	\$0
Weekly Injury Benefit	\$700
Income Limitation	80%
Deferral Period	7 Days
Benefit Period	52 Weeks
Broken / Fractured Bones Benefits	\$2,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit	\$250
Expense Limitation	100%
Deferral Period	7 Days
Benefit Period	52 Weeks
Driver Services Benefit	\$1,000
Family Accommodation and Transport Expenses Benefit	\$2,000



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Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$5,000
Expense Limitation	85%
Non-Medicare Medical Expenses	\$3,000
Expense Limitation	80%
Excess	\$50
Out of Pocket Expenses Benefit	\$2,500
Expense Limitation	80%
Benefit Period	52 Weeks
Partner Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Student Tutorial Benefit	\$150
Expense Limitation	100%
Deferral Period	7 Days
Benefit Period	52 Weeks
Unexpired Membership Benefit	\$500
Bed Care Benefit	\$2,000
Daily Benefit	\$250
Funeral Expenses Benefit	\$0
Trauma Counselling Benefit	\$5,000

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### Category B

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**Insured Persons Definition:** All current financial members of the Insured or an Insured Club aged between 85 and 94 years

**Scope of Cover Definition:** The coverage afforded by this Policy shall only apply whilst an Insured Person is engaged in activities authorised by and under the control of the Insured including direct uninterrupted travel to and from such activities.

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### General Limits

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<b>Limit Type</b>	<b>Limitation</b>
Maximum Age Limit (sub-limits may apply)	95
Aggregate Limit of Liability	\$1,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD
Minimum Age Limit (sub-limits may apply)	5

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### Schedule of Benefits

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<b>Benefit Type / Limit Type</b>	<b>Sum Insured / Limitation</b>
Death and Capital Benefits	\$10,000
Permanent Total Disablement for ages 65 and over	\$0
Weekly Injury Benefit	\$700
Income Limitation	80%
Deferral Period	7 Days
Benefit Period	26 Weeks
Broken / Fractured Bones Benefits	\$2,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit	\$0
Driver Services Benefit	\$1,000
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$5,000
Expense Limitation	85%
Non-Medicare Medical Expenses	\$3,000
Expense Limitation	80%
Excess	\$50



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Out of Pocket Expenses Benefit	\$2,500
Expense Limitation	80%
Benefit Period	26 Weeks
Partner Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Student Tutorial Benefit	\$0
Unexpired Membership Benefit	\$500
Bed Care Benefit	\$0
Funeral Expenses Benefit	\$0

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## Product Endorsements

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### Full Insured Name

Bushwalking Australia Incorporated, Bushwalking Victoria Inc, Bushwalking Queensland Inc, Walking SA Inc, Bushwalking NSW Incorporated, Hike West Inc, Bushwalking Tasmania & their Affiliated Clubs, Members & Members as Declared and/or its/their subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

### Childcare Benefit

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Permanent Total Disablement
- Paraplegia/Quadriplegia
- Permanent and incurable paralysis of all limbs
- Permanent and incurable insanity
- Permanent total loss of sight in:
  - a. Both eyes
  - b. One (1) eye
- Permanent total Loss of Use of:
  - a. Two (2) limbs
  - b. One (1) limb
- Permanent total Loss of Use of:
  - a. The lens in both eyes
  - b. Hearing in both ears,

and as a result incurs expenses relating to childcare services for their Dependent Children, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Compensation

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Childcare Benefits".

#### Conditions

1. The childcare services must be provided by a trained and registered childcare provider.

#### Exclusions

1. No cover is provided for expenses that would have been incurred irrespective of the Injury.

### Coma Benefit

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in them being in a state of continued total unconsciousness, which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.



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## Compensation

We will pay the amount shown in the Policy Schedule against "Daily Benefit" for each completed twenty-four (24) hours of continued total unconsciousness.

The maximum We will pay for any one Event is the amount shown in the Policy Schedule against "Coma Benefit".

The Compensation is subject to any Benefit Limits applicable to this Benefit.

## Conditions

1. The Insured Person or their legal representative must provide Us with a medical certificate from a Medical Practitioner verifying that the Injury directly caused the continuous total unconsciousness.

## Exclusions

1. No cover is provided for any Injury wholly or partly attributable to childbirth or pregnancy or the complications of these (except for unexpected medical complications of emergencies arising from an Injury).

## Driver Services Benefit

### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a Claim which We accept against this Policy for one of the following Insured Events under Weekly Injury Benefit:

- Temporary Total Disablement; or
- Temporary Partial Disablement,

and as a result incurs expenses related to transportation of the Insured Person between their principal residence and place of business for the purpose of engaging in their pre-disablement occupation, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

## Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Driver Services Benefit".

The Compensation is subject to any Benefit Limits applicable to this Benefit.

### Conditions

1. The transportation must be provided by a legally approved and licensed taxi or ride sharing service.

2. The Insured Person must have recovered sufficiently from the Injury to return to work.

3. A Medical Practitioner must certify that the Insured Person is unable to drive a vehicle or travel on public transport.

### Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

## Financial Advice Benefit

Financial Advice Benefit



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#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death
- Permanent Total Disablement
- Paraplegia/Quadriplegia
- Permanent and incurable paralysis of all limbs
- Permanent and incurable insanity
- Permanent total loss of sight in:
  - a. Both eyes
  - b. One (1) eye
- Permanent total Loss of Use of:
  - a. Two (2) limbs
  - b. One (1) limb
- Permanent total Loss of Use of:
  - a. The lens in both eyes
  - b. Hearing in both ears,

and subsequently the Insured Person or the Insured Person's legal representative incurs expenses for professional financial planning advice in relation to the relevant Insured Event and any Benefits payable in relation to that Insured Event, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

#### Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Financial Advice Benefit".

#### Conditions

1. The professional financial planning advice must be provided by a qualified financial planner who is authorised and regulated by the Australian Securities and Investment Commission to provide financial advice.
2. Expenses must be incurred within one hundred and eighty (182) consecutive days of the Insured Event occurring.

#### Exclusions

1. No cover is provided for expenses paid to a financial planner who is related in any way to the Insured Person.

### **Partner Employment Training Benefit**

#### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a claim that We accept against this Policy for one of the following Insured Events under Death and Capital Benefits:

- Death
- Permanent Total Disablement,

and subsequently the Insured Person's Partner incurs expenses for training or retraining for the purpose of:

1. obtaining gainful employment; or
2. improving the Partner's potential for employment; or
3. if the Insured Person has suffered Permanent Total Disablement, improving the quality of care the Partner can provide to the Insured Person,

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.





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## Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Partner Employment Training Benefit".

## Conditions

1. The Partner must be aged under sixty-five (65) at the commencement of the training.
2. The training must be provided by a legally recognised training organisation or institution with the qualification (s) to provide such training.
3. All such training expenses must be incurred within three hundred and sixty-five (365) consecutive days from the date of the Insured Person's Injury.
4. This Benefit is only payable if the Insured Person's Partner is not already employed.

## Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

## Trauma Counselling Benefit

### Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers psychological trauma as a result of them being a victim of, or is an eyewitness to, a criminal act such as Kidnap, sexual assault, rape, murder, violent robbery or an act of Terrorism and as a result incurs expenses for trauma counselling which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

## Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Trauma Counselling Benefit".

## Conditions

1. The trauma counselling must be provided by a registered psychologist or psychiatrist who is not an Insured Person or Family member.
2. The trauma counselling must be certified by a Medical Practitioner as necessary for the wellbeing of the Insured Person.

## Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

## Changes to AHI Standard Definitions

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording.

SPORT, in relation to the Private Health Insurance Rules 2015, means all form of physical activity which, through casual or organised participation, aim at expressing or improving physical fitness and mental well-being, forming social relationships or obtaining results in competition at all levels.

## Changes to General Exclusions



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The following exclusion is included in addition to the General Exclusions in the Policy Wording.

No cover is provided for rock climbing in any capacity.

**Changes to Benefit Exclusions**

The following exclusion is included in addition to the General Exclusions in the Policy Wording.

No cover is provided for water skiing in any capacity.

**Changes to AHI Standard Definitions**

The definition of Worldwide shall read as follows and not as stated in the Policy Wording.

Worldwide means Australia and New Zealand only.