



**SCOUT ASSOCIATION OF AUSTRALIA  
Victorian branch (Incorporated)**

**Personal Accident and Sickness - 'Top Up' Insurance  
Period : 30 June 2006 - 30 June 2007**

To minimize the cost of scouting whilst insuring all registered members, committee and voluntary workers against the risk of injury during authorised scout activities, the Victorian Branch of the Scout Association of Australia is pleased to announce the following :

- All **non-income** earning members will be covered for **1 unit.** )
- All **income earning** members will be covered for **4 units** (up to \$400 pw –Loss of Income Benefits ) **AT NO COST**

The Plan's Administrator :

**Willis Australia Ltd** (A.C.N. 000 321 237)  
GPO Box 956G, Melbourne, Vic. 3001  
EIG – Ansvar Limited (A.C.N. 007 216 506)

The Insurance is underwritten by :

**Scope of Cover**

All "Non-Medicare" Medical Expenses and Loss of Income Benefits outlined in the Schedule will only apply – after – any eligible claim is first made on Private Health Insurance, Transport Accident Commission (T.A.C.) and/or any other Insurance Scheme or policy. Any loss of income benefit may be used to reinstate any workplace entitlements.

**When does coverage apply ?**

This Worldwide Protection commences from the time the Insured Person leaves their home, University, School or place of employment, whichever last occurs, for the purpose of engaging in Scouting Activities under the auspices of the Association, Region, District or Group, to the time of their return home, to University, School or to place of employment, whichever first occurs.

**Procedure to "Top Up" the "free" units of cover provided**

Keep this Brochure for your Group's records.

Return the Application form for "Top Up" cover with Cheque  
(Payable to "Willis Australia Ltd") to:

**Willis Australia Ltd**  
GPO Box 956G, Melbourne VIC. 3001

<b>UNIFORM MEMBERS</b>	<b>TABLE A :</b>	Covers <b>NON INCOME EARNING</b> registered members of the Scout Association – Victorian Branch  <i>All persons are insured for 1 unit</i>  <i>(Up to an additional 4 units per person may be purchased @ \$1.40 per unit)</i> <i>Includes \$0.12 GST per unit</i>
	<b>TABLE B:</b>	Covers <b>INCOME EARNING</b> registered members of the Scout Association – Victorian Branch  <i>All persons are insured for 4 units</i>  <i>(Up to an additional 6 units per person may be purchased @ \$2.60 per unit)</i> <i>Includes \$0.22 GST per unit</i>
<b>NON UNIFORM MEMBERS</b>	<b>TABLE C:</b>	Covers <b>Group Committee Members</b> , casual and/or voluntary helpers of the Scout Association – Victorian Branch (Cover for "Non-income Earning" persons is limited to 1 unit)  <i>All "INCOME EARNING" persons are insured for 4 units</i>  (An additional 1 unit per group may be purchased @ \$5.00 per unit) <i>Includes \$0.42 GST per unit</i>

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## Your Privacy

The Privacy Act 1988 requires Willis to make the following disclosure before collecting personal information about you after 21 December 2001:

- ◆ Willis collects personal information in order to provide it's various services which include insurance broking, claims management, risk management consultancy, underwriting management, and reinsurance.
- ◆ If the personal information Willis requests from you is not provided, Willis or any involved third party may not be able to provide the appropriate services.
- ◆ Willis discloses personal information to third parties who are involved in the provision of our services. For example, in arranging and managing your insurance needs Willis may provide information(including sensitive information such as health information) to insurers, reinsurers, other insurance intermediaries, it's advisors such as loss adjustors, lawyers and accountants, and other parties involved in the claims handling process. By signing this form and continuing to deal with us, you confirm on your behalf and/or on behalf of those you represent consent to Willis and these parties collecting, using and disclosing personal and sensitive information about you.
- ◆ Willis has a duty to maintain the confidentiality of it's client's affairs which includes their personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or required by law.
- ◆ Willis may make use of your personal information to provide you with information about it's products and services.

Further details on the Willis Privacy Policy are on our website: [www.willis.com.au](http://www.willis.com.au)

## Contact us

Simply contact the Willis Privacy Officer on the details below if you would like to:

- ◆ Access the personal information Willis hold about you
- ◆ Update or correct the information Willis holds about you
- ◆ Discuss your privacy concerns
- ◆ Be removed from the mailing list to receive information about Willis' other products and services

Privacy Officer  
Willis Australia Limited  
Level 10, 71 Queens Road  
Melbourne Vic 3004

E-mail [Aust\\_privacy@willis.com](mailto:Aust_privacy@willis.com)

Telephone: (03) 9520 9852  
Fax: (03) 9520 9840

The information contained in this document is provided as general advice only.

# Willis

# APPLICATION FORM 'TOP UP' UNITS: 30<sup>th</sup> June 2006 - 30<sup>th</sup> June 2007

Send this form and cheque (payable to **Willis Australia Ltd**) to :

Willis Australia Limited  
GPO Box 956G  
Melbourne Vic 3001

( Please print postal address below )

GROUP :	REGION :
ADDRESS :	DISTRICT :
	CONTACT NAME :
	POSITION :
POSTCODE :	PHONE (BH) : (AH)

## TABLE A : NON INCOME EARNING

Maximum cover : 5 units ( 1 free, 4 top up )

Membership Category	No. of Persons	Units Each	' TOP UP' UNITS		Total Premium
			Total Units	Rate	
Registered members of the Scout Association – Victorian Branch				@ \$1.40 <i>Incl \$0.12 GST</i>	\$

## TABLE B : INCOME EARNING

Maximum cover : 10 units ( 4 free, 6 top up )

Membership Category	No. of Persons	Units Each	' TOP UP' UNITS		Total Premium
			Total Units	Rate	
Registered members of the Scout Association – Victorian Branch					
a) Where all persons have the same cover				@ \$2.60 <i>Incl \$0.22 GST</i>	\$
b) If some persons require extra units do not include in (a), enter their names and total unit requirement below :					
				@ \$2.60	\$
				@ \$2.60	\$
				@ \$2.60	\$
				@ \$2.60	\$
				@ \$2.60 <i>Incl \$0.22 GST</i>	\$

## TABLE C : GROUP COMMITTEE MEMBERS AND CASUAL &/OR VOLUNTARY HELPERS

To add a 5<sup>th</sup> 'top up' unit for **Income Earners** : 1 @ = \$5.00  
*Incl \$0.42 GST*

\$

## TOTAL PREMIUM : TABLES A+B+C

\$

If you need any assistance, please phone Willis Australia Ltd

: Telephone (03) 8635 2600  
: Toll Free 1800 335 014  
: Facsimile (03) 9520 9888

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Signed ( Leader / Treasurer )

\_\_\_\_/\_\_\_\_/\_\_\_\_  
Dated

## COMPLETION OF THE APPLICATION FORM

### FOR "TOP UP" UNITS - IN ADDITIONAL TO THE " FREE " UNITS OF COVER

To determine the appropriate cover for each member the following aspects need to be clarified :

**1. Is the Member a Uniform or Non-Uniform Member?**

- "Uniform" members are declared under Tables A and B.
- "Non Uniform" members such as Committee Members, Casual and/or Voluntary helpers are covered by the units insured under Table C.

**2. Does the Member earn an Income?**

- Non Income earners are declared under Table A.
- Income earners are insured under Table B.
- All Non-Uniform members are covered by the units insured under Table C, regardless of whether they are employed. Schedule II - Benefits 21+24 are only available to Income Earning Members.

**3. How much cover is necessary for Income Earners?**

- For Income Earners under Table B your Group needs to gain an appreciation of the income range of its members and their general expectation of cover from the Scheme.
- In accordance with Item 21 - Schedule II - 1 unit of cover equates with \$100 per week. Where the income range is estimated at \$600 to \$1,000 per week this is represented by between 6 to 10 units of cover for each member.
- Your Group could select the balance of 6 "Top Up" units of cover for \$15.60 per member (6 units @ \$2.60 each / unit), which would provide each (Income Earning) Member with (the maximum) 10 units of cover.
- Alternatively, a list of all (Income Earning) Members declaring their number of "Top Up" units of cover required (in addition to their first 4 "free" units of cover) could be provided.

**4. How much cover should be provided for Non-Income Earners?**

- Each unit provided to Non-Income Earners under Table A provides a single multiple of cover under Schedules I and II. Subject to your Group's resources **at least** 3 units (in addition to the first free unit of cover) is recommended under Table A. This would provide - 4 multiples of cover under Schedule I and II, respectively.

**5. A working example : "ABC" Scout Group**

**No. of Members**

Table A	11 Youth Members, 1 ( Non-Income Earner) Adult Leader	12
Table B	3 Leaders (respective income \$30,000 / \$40,000 / \$45,000)	13
Table C	2 Cub-Scout Instructors, 4 Venturers, 4 Rovers Committee Members, Casual & / or Voluntary Helpers	Various

Table A	<u>Maximum Cover : 5 Units of cover ( 1 "free", 4 "top-up" units.)</u> Cost: 12 members @ 4 "TOP-UP" units = 48 units @ \$1.40 / unit = (Unit cost includes \$0.12 GST)	\$ 67.20 (Includes \$5.76 GST)
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Table B	<u>Maximum Cover : 10 Units of cover ( 4 "free", 6 "top-up" units.)</u> Cost: 13 members @ 6 "TOP-UP" units = 78 units @ \$2.60 / unit = (Unit cost includes \$0.22 GST)	\$202.80 (Includes \$17.16 GST)
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Table C	<u>Maximum Cover : Income Earners : 5 units of cover (incl. 4 "free" units.)</u> <u>Non-Income Earning Members are limited to 1 "free" unit under Table C.</u> Cost: to add a 5th "TOP-UP" unit (for Income-Earners) = 1 unit @ \$5.00 = (Unit cost includes \$0.42 GST)	\$ 5.00 (Includes \$0.42 GST)
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<b>Total Premium Payable</b>	<b><u>\$275.00</u></b> (Includes \$23.34 GST)
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All premiums are GST and Victorian Government Stamp Duty Inclusive

<b>APPLICATION FORM</b>					
Table	No. of Persons	Units Each	Total Units	Rate	Total Premium
A	12	4	48	\$1.40	\$ 67.20
B	13	6	78	\$2.60	\$202.80
C	Various	1	1	\$5.00	\$ 5.00
<b>Total Premium Payable</b>					<b>\$275.00</b>

# SCHEDULE OF BENEFITS : 30<sup>th</sup> June 2006 – 30<sup>th</sup> June 2007

<b>SCHEDULE 1 – Benefits payable for one unit due to injury resulting in :</b>		
<b>The following benefits provided under Schedule 1 are common to Tables A, B and C</b>		<b>\$</b>
1	Loss of life (insured persons aged 16 years and under, benefit limited to \$10,000 maximum)	15,000
2	Permanent paraplegia	20,000
3	Permanent quadriplegia	20,000
4	Permanent total disablement (other than disablement resulting from loss of sight and/or physical severance of hands or feet) from performing any profession, business or occupation whatsoever	20,000
5	Permanent and incurable paralysis of all limbs	20,000
6	Permanent and incurable insanity	20,000
7	Loss of entire sight of both eyes	20,000
8	Loss of entire sight of one eye	15,000
9	Loss of or the permanent total loss of use of both hands or both feet	20,000
10	Loss of or the permanent total loss of use of one hand or foot	10,000
11	Permanent total loss of hearing in	15,000
	(a) both ears	15,000
	(b) one ear	7,500
12	3 <sup>rd</sup> degree burns and/or resultant disfigurement covering more than 40% of entire external body	15,000
13	Permanent total loss of the lens of one eye	7,500
14	Loss of or the permanent total loss of use of four fingers and thumb of either hand	7,500
15	Loss of or the permanent total loss of use of four fingers of either hand	5,000
16	Loss of or the permanent total loss of use of one thumb of either hand	
	(a) both joints	3,500
	(b) one joint	1,750
17	Loss of or the permanent total loss of use of fingers of either hand	
	(a) three joints	2,000
	(b) two joints	1,000
	(c) one joint	500
18	Loss of or the permanent total loss of use of toes of either foot	
	(a) all one foot	2,000
	(b) great – both joints	1,000
	(c) great – one joint	500
	(d) other than great, each toe	250
19	Fractured leg or patella with established non-union	1,000
20	Shortening of leg by at least 5 cm	1,000

<b>SCHEDULE II – Benefits payable for one unit are :</b>					
<b>Benefits due to injury – itemised in the following Tables A, B &amp; C are to be read in common with the Schedules I and III</b>			<b>Table A Non-Income \$</b>	<b>Table B Income Earn \$</b>	<b>Table C Comm/Vol \$</b>
21	Total disablement from attending business or occupation for not less than 7 consecutive days as a result of an accident	Per week	Nil	100	100
22	Being a bed care patient for a period of more than 24 hours	Per day	15	15	15
23	Reimbursement of emergency costs	Ground	1,000	1,000	1,000
		Air	5,000	5,000	5,000
24	Total disablement from attending business or occupation for not less than 7 consecutive days as a result of sickness contracted during participation in any recognised or official camp. Benefits payable for up to 52 weeks	Per week	Nil	50	50
25	Total disablement from attending to household duties as a result of injury, or sickness (as defined) for not less than 7 consecutive days. Benefits payable for up to 52 weeks	Per week	150	Nil	150

<b>SCHEDULE III Benefits payable DO NOT increase with each unit purchased</b>		
<b>The benefits itemised in Sections 26 to 32 below are to be read in common with Schedules I &amp; II</b>		
26	85% 'Out of Pocket' expenses and 85% non-Medicare expenses – up to \$3,000 for travelling, personal expenses necessarily incurred as a result of an injury or sickness (as defined) and for Non Medicare expenses – after claim is first made on private health fund &/or TAC. <b>Note : only medical expenses allowed by legislation are payable.</b>	
27	<b>Optical Allowance</b> benefit to \$300 for consultation and replacement of a pair of spectacles or actual cost, whichever is the lesser	
28	<b>Home Tutoring Expenses</b> benefit to \$2,500 for payment of tuition expenses incurred due to injury or sickness causing total disablement	
29	<b>Damage to teeth</b> maximum lump sum benefit Limited to \$7,500 due to injury only	<b>Maximum compensation</b>
	Benefits – loss or damage to sound and natural teeth	
	a) Permanent or 2 <sup>nd</sup> teeth excluding dentures & fillings	
	i) loss of teeth	\$2,000 per tooth
	ii) capping of damaged teeth	\$2,000 per tooth
	iii) damage to teeth not provided for in (ii) above	\$2,000 per accident
	b) Milk or first teeth – loss of teeth	\$150 per tooth
	<b>Please note lump sum payable cannot exceed the actual dental expense incurred</b>	
30	<b>Broken Bones Lump Sum Benefits</b>	
	Benefits broken or fractured bones (due to injury only)	
	a) Finger or toe, hand or foot	\$100 each
	b) Arm, elbow, wrist, leg, ankle, knee (I) simple/compound fractures	\$250 each
	c) Dislocations	\$100 each
	d) Collarbone or breastbone	\$250 each
	e) Rib (one or more)	\$200 each
	f) Shoulder, cheekbone, nose or jaw	\$250 each
	g) Hip, skull, spine, neck, pelvis	\$1,000 each
31	<b>Overseas Medical Expenses</b> payable due to injury or sickness (as defined) after claim is made upon private health insurance or any other entitlement available to the Insured Person	\$10,000
32	Cost of returning ashes, remains and/or funeral costs allowance up to \$5,000 following death as a result of injury or sickness (as defined)	\$5,000

## IMPORTANT NOTES

### "TOP UP" INSURANCE COVER

To **"Top Up"** your Group's **free cover** of -

Table A :	1 unit
Table B :	4 units
Table C :	4 units

Please return application form with cheque to "Willis Australia Ltd"

Due to the free cover provided **NO pro-rata (top up) premiums are available.**  
**All Premiums are GST and Victorian Government Stamp Duty Inclusive**

### SCHEDULE II - (Items 21-25)

1. **Item 21:** **Loss of Income - Weekly Benefits\***  
 Benefits are net of any amounts recoverable from Transport Accident Commission (TAC) &/ or any other Insurance Scheme, or policy, or any other entitlements available to the Insured Person. For Table B it is recommended that cover be "Topped Up" to match the group member's particular income requirements, i.e; 1 unit = \$100.00 per week, 5 units = \$500.00 per week. Total Income Benefits limited to **85% of Average Weekly Gross Basic Earned Income of an Insured Person** during the twelve (12) months immediately prior to the injury, (excluding Overtime & Allowances, etc) - limited to a maximum of 52 weeks.  
 (\* Please note - that any compensation received as Weekly Benefits - will be deducted from any Insured Person's "Capital Benefits" payable under Schedule 1 : Items 1 - 20.) A 7 day waiting/excess period applies to all loss of income claims. i.e first 7 days of disablement is not reimbursed.
2. **Item 22:** **Bed -Care Patient Benefit**  
 The \$15.00/day benefit is multiplied by the number of units applied for, i.e.; 5 units provides Bed Care benefit of \$75.00/day. Confinement in excess of 24 hrs. must be certified as necessary by legally qualified & practising medical practitioner. Benefits are payable up to a maximum period of 10 weeks.
3. **Item 23:** **Emergency Costs** ( both **air & ground**) will be paid where the claimant does not qualify for any other ambulance benefit, i.e; primarily this refers to ambulance subscribers and Transport Accident Commission situations.
4. **Item 25:** **Household Help** benefits can be paid to reimburse costs incurred for hiring domestic help authorised by your doctor, and supported by receipts.

### SCHEDULE III - (Items 26-33)

5. **Item 26 :** **85% of Out of Pocket Expenses** means out of pocket travelling or personal expenses necessarily incurred
  - in the carriage of the Insured Person to a hospital or place of treatment
  - in the repatriation of the Insured Person
  - in the first emergency attendance on the Insured Person by parents, next of kin or scouter
 (Documentary proof of the expenses incurred, including details of the vehicle's Year, Make, Model, No. of Cylinders, Engine Capacity, Distance(s) travelled, etc, will expedite your claim. )  
**85% " Non-Medicare" Medical Expenses** incurred within 12 months of injury. Benefits payable are net of any amounts recoverable from Private Health Insurance , Transport Accident Commission (T.A.C.) and/ or any other Insurance Scheme or policy. No cover where **GOVERNMENT LEGISLATION DOES NOT ALLOW FOR COMPENSATION TO BE PAYABLE.**
6. **Item 28 :** **Home Tutoring** expenses provided by professionally qualified teachers, not related to Insured Person, incurred within 12 months of injury.
7. **PRE-EXISTING CONDITIONS ARE NOT COVERED** That is, the Insurance Company will not cover you for a medical condition which you already have.
8. **EIG – ANSVAR LTD** maximum aggregate benefit for all claimants arising from any one event under all sections is limited to \$1,000,000
9. **CLAIMS**  
 Written notice must be forwarded to : ] Willis Australia Ltd  
 (within 30 days of event occurring) ] GPO Box 956G  
 Claim forms can be issued on request ] Melbourne VIC 3001  
 ]
10. **ENQUIRIES** ] Telephone: (03) 8635 2600  
 Should be directed to the ] Toll Free : 1800 335 014  
Manager - Scout Insurance Scheme : ] Facsimile : (03) 9520 9888

#### **Your duty of disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matter

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of its business, ought to know
- as to which compliance with your duty is waived by the insurer

#### **Non-disclosure**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.