



ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755

POLICY SCHEDULE

As at 29/08/2023, 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: 0040972
Insured: ReddiFund Mutual Benefit Fund Discretionary Trust
Period of Insurance: Inception Date: 31/08/2023 at 4:00 pm (local standard time)
Expiry Date: 31/08/2024 at 4:00 pm (local standard time)
Intermediary: Howden Insurance Brokers (Australia) Pty Ltd - WA
Policy Type/s: Corporate Travel
Journey Cover
Group Personal Accident and Sickness

Policy Premium

Base Premium:	\$0.00
GST:	\$0.00
SD:	\$0.00
Policy Fee:	\$0.00
Policy Fee GST:	\$0.00
Total:	\$0.00
Commission:	\$0.00
Commission GST:	\$0.00
Net Receivable:	\$0.00



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Product: Corporate Travel

Policy Wording: CT SPDS COVID Cover 16122021, CT 05102021
Territorial Limits: Worldwide

Category A

Insured Persons Definition: All members of The ReddiFund Mutual Benefit Fund Discretionary Trust (HDT)
Scope of Cover Definition: Whilst on a Journey to a destination outside the Leisure Travel Radius stated in the Policy Schedule.

General Limits

Limit Type	Limitation
Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism	\$1,000,000
Maximum Age Limit (sub-limits may apply)	75
Maximum Age Limit (Life Insurance)	65
Policy Currency	AUD
Business Travel Radius (km)	100
Leisure Travel Radius (km)	100
Excess	\$100

Schedule of Benefits

Benefit Type / Limit Type	Sum Insured / Limitation
Death and Capital Benefits	\$50,000
Weekly Injury Benefit	\$1,000
Income Limitation	100%
Deferral Period	14 Days
Benefit Period	13 Weeks
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$0
Injury Resulting In Surgery	\$0
Sickness Resulting In Surgery	\$0
Loss of Teeth or Dental Procedures	\$0
Accidental HIV Infection Lump Sum Benefit	\$0
Childcare Benefit	\$0
Coma Benefit	\$0
Corporate Image Protection Benefit	\$0



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Dependent Child Supplement Benefit	\$0
Driver Services Benefit	\$0
Education Fund Benefit	\$0
Family Accommodation and Transport Expenses Benefit	\$0
Financial Advice Benefit	\$0
Home and Vehicle Modification Benefit	\$0
Orphaned Benefit	\$0
Partner Accidental Death Benefit	\$0
Partner Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$0
Medical and Medical Evacuation Expenses	\$500,000
Ongoing Medical Expenses	\$500,000
Maximum payable for Ongoing Medical Expenses outside Australia	\$50,000
Hospitalisation Overseas Expenses Benefit	\$0
Additional and/or Forfeited Expenses	\$10,000
Excess	\$100
Corporate Event Benefit	\$0
Hijack Benefit	\$30,000
Daily Benefit	\$1,000
Benefit Period	30 Days
Illegal Detention Benefit	\$0
Legal Expenses	\$0
Missed Transport Connection	\$0
Overbooked Flight Benefit	\$0
Pet Boarding Expenses Benefit	\$0
Repatriation of Mortal Remains / Funeral Expenses	\$5,000
Trauma Counselling Benefit	\$0
Loss of Deposits and Cancellation Expenses	\$10,000
Excess	\$100
Baggage Benefit	\$10,000
Maximum payable for Any One Article	20%
Excess	\$100
Data Connection Benefit	\$0
Data Recovery Benefit	\$0
Delayed Baggage	\$0
Electronic Equipment	\$10,000
Excess	\$100
Identity Theft Extension Benefit	\$0
Lost Keys and Locks	\$0
Money Benefit	\$7,500
Excess	\$100
Repatriation of Belongings Benefit	\$0
Kidnap, Detention, Extortion and Ransom	\$0
Extra Territorial Workers Compensation	\$0



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Hire Vehicle Expenses Benefit	\$2,500
Excess	\$100
Private Vehicle Excess Benefit	\$0
Towing Expenses	\$0
Alternative Employee / Resumption of Journey Expenses Benefit	\$0
Personal Liability	\$2,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$20,000
Evacuation Accommodation Expenses	\$0
Search and Rescue Expenses	\$0
Life Insurance	\$0
Financial Collapse Benefit	\$0



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Category B

Insured Persons Definition: Accompanying Partner and Dependent Children of Category A

Scope of Cover Definition: Whilst on a Journey to a destination outside the Leisure Travel Radius stated in the Policy Schedule.

General Limits

Limit Type	Limitation
Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism	\$1,000,000
Maximum Age Limit (sub-limits may apply)	75
Policy Currency	AUD
Leisure Travel Radius (km)	100
Excess	\$100

Schedule of Benefits

Benefit Type / Limit Type	Sum Insured / Limitation
Death and Capital Benefits	\$20,000
Maximum payable for Dependent Children	\$5,000
Weekly Injury Benefit	\$0
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$0
Injury Resulting In Surgery	\$0
Sickness Resulting In Surgery	\$0
Loss of Teeth or Dental Procedures	\$0
Accidental HIV Infection Lump Sum Benefit	\$0
Childcare Benefit	\$0
Coma Benefit	\$0
Corporate Image Protection Benefit	\$0
Dependent Child Supplement Benefit	\$0
Driver Services Benefit	\$0
Education Fund Benefit	\$0
Family Accommodation and Transport Expenses Benefit	\$0
Financial Advice Benefit	\$0
Home and Vehicle Modification Benefit	\$0
Orphaned Benefit	\$0
Partner Accidental Death Benefit	\$0
Partner Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0



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Unexpired Membership Benefit	\$0
Medical and Medical Evacuation Expenses	\$500,000
Ongoing Medical Expenses	\$500,000
Maximum payable for Ongoing Medical Expenses outside Australia	\$50,000
Hospitalisation Overseas Expenses Benefit	\$0
Additional and/or Forfeited Expenses	\$500,000
Excess	\$100
Corporate Event Benefit	\$0
Hijack Benefit	\$30,000
Daily Benefit	\$1,000
Benefit Period	30 Days
Illegal Detention Benefit	\$0
Legal Expenses	\$0
Missed Transport Connection	\$0
Overbooked Flight Benefit	\$0
Pet Boarding Expenses Benefit	\$0
Repatriation of Mortal Remains / Funeral Expenses	\$5,000
Trauma Counselling Benefit	\$0
Loss of Deposits and Cancellation Expenses	\$10,000
Excess	\$100
Baggage Benefit	\$10,000
Maximum payable for Any One Article	20%
Excess	\$100
Data Connection Benefit	\$0
Data Recovery Benefit	\$0
Delayed Baggage	\$0
Electronic Equipment	\$10,000
Excess	\$100
Identity Theft Extension Benefit	\$0
Lost Keys and Locks	\$0
Money Benefit	\$7,500
Excess	\$100
Repatriation of Belongings Benefit	\$0
Kidnap, Detention, Extortion and Ransom	\$0
Extra Territorial Workers Compensation	\$0
Hire Vehicle Expenses Benefit	\$2,500
Excess	\$100
Private Vehicle Excess Benefit	\$0
Towing Expenses	\$0
Alternative Employee / Resumption of Journey Expenses Benefit	\$0
Personal Liability	\$2,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$20,000
Evacuation Accommodation Expenses	\$0
Search and Rescue Expenses	\$0
Life Insurance	\$0



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Financial Collapse Benefit

\$0



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Product Endorsements

Changes to AHI Standard Definitions

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

JOURNEY means travel with a minimum duration of two (2) days and a maximum duration of one hundred and twenty (120) consecutive days or less which is not normal daily commuting between the Insured Person's principal residence and place of business. A Journey commences from the time the Insured Person leaves their principal residence or place of business, whichever is the place of departure for the commencement of travel, and continues until the Insured Person returns to their principal residence or place of business, whichever occurs first.

Changes to Benefit Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording:

DISCRETIONARY TRUST DEDUCTIBLE

\$100,000 any one Event
\$678,400 in the Trust Aggregate (based on 6,100 Members for 2022-2023).

It is hereby declared and agreed that this Policy is an excess of loss policy to a Discretionary Trust.

In the event that either the Any One Event Limit is reached or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions.

Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied.

Changes to Benefit Extent of Cover

The following Extent of Cover against Baggage shall read as follows and not as stated in the Policy Wording:

If, during the Period of Insurance a loss occurs, the maximum amount We will pay for cameras and video cameras is \$4,000 Any One Article.

Changes to Benefit Extent of Cover

The following Extent of Cover against Electronic Equipment shall read as follows and not as stated in the Policy Wording:

If, during the Period of Insurance a loss occurs,
The maximum amount We will pay for Business Property is \$3,500 Any One Article.
The maximum amount We will pay for mobile telephones is \$1,000 Any One Article.
The maximum amount We will pay for portable computers is \$3,000 Any One Article.

Changes to Benefit Extent of Cover

The following Extent of Cover against <benefit name> shall read as follows and not as stated in the Policy Wording:

If, during the Period of Insurance, a loss occurs the maximum amount We will pay for bank notes, coins, money orders, postal notes, gift cards and vouchers, petrol and other coupons and letters of credit is \$1,000.



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Changes to Benefit Conditions

The following condition is included in addition to the Conditions in the Policy Wording against Baggage and Electronic Equipment Benefits:

The combined Aggregate Limit of Liability for Baggage and Electronic Equipment is limited to \$20,000 per Insured Person per Policy Period.

Premium Adjustment

The minimum premium for this Policy is adjustable monthly by applying the agreed premium rate of \$9.70 per Insured Person (exclusive of charges) to the declared number of Insured Persons.

Monthly closings and Schedule of Insured Persons are due on the 15th of each month.

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording.
DISCRETIONARY TRUST DEDUCTIBLE

\$100,000 any one Event

\$678,400 in the Trust Aggregate (based on 6,520 Members for 2023-2024).

It is hereby declared and agreed that this Policy is an excess of loss policy to a Discretionary Trust.

In the event that either the Any One Event Limit is reached or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions.

Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied.



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Product: Journey Cover

Policy Wording: JY 05102021
Territorial Limits: Australia Wide

Category A

Insured Persons Definition: All members of The ReddiFund Mutual Benefit Fund Discretionary Trust (HDT)

Scope of Cover Definition: The coverage afforded by this Policy shall only apply whilst an Insured Person is travelling directly between the boundaries of their place of residence and place of business for the purposes of starting or ending their days work and provided no cover is granted by Workers Compensation or the Traffic Accidents Act or equivalent.

General Limits

Limit Type	Limitation
Maximum Age Limit (sub-limits may apply)	75
Aggregate Limit of Liability	\$10,000,000
Policy Currency	AUD

Schedule of Benefits

Benefit Type / Limit Type	Sum Insured / Limitation
Death and Capital Benefits	\$100,000
Weekly Injury Benefit	\$1,000
Income Limitation	100%
Deferral Period	Nil
Benefit Period	104 Weeks
Broken / Fractured Bones Benefits	\$5,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Bed Care Benefit	\$700
Daily Benefit	\$50
Benefit Period	14 Days
Childcare Benefit	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit	\$10,000
Dependent Child Supplement Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Driver Services Benefit	\$5,000
Education Fund Benefit	\$15,000
Maximum payable per Dependent Child	\$5,000



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Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$5,000
Funeral Expenses Benefit	\$5,000
Home and Vehicle Modification Benefit	\$10,000
Orphaned Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Partner Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	\$750



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Product Endorsements

Premium Adjustment

The minimum premium for this Policy is adjustable monthly by applying the agreed premium rate of \$9.70 per Insured Person (exclusive of charges) to the declared number of Insured Persons.

Monthly closings and Schedule of Insured Persons are due on the 15th of each month.

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording.
DISCRETIONARY TRUST DEDUCTIBLE

\$100,000 any one Event

\$678,400 in the Trust Aggregate (based on 6,520 Members for 2023-2024).

It is hereby declared and agreed that this Policy is an excess of loss policy to a Discretionary Trust.

In the event that either the Any One Event Limit is reached or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions.

Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied.



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Product: Group Personal Accident and Sickness

Policy Wording: GPAS 05102021

Territorial Limits: Worldwide

Category A

Insured Persons Definition: All members of The ReddiFund Mutual Benefit Fund Discretionary Trust (HDT)

Scope of Cover Definition: The coverage afforded by this Policy provides 24 hour 365 day protection.

General Limits

Limit Type	Limitation
Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Minimum Age Limit (sub-limits may apply)	15
Maximum Age Limit (sub-limits may apply)	75
Policy Currency	AUD

Schedule of Benefits

Benefit Type / Limit Type	Sum Insured / Limitation
Death and Capital Benefits	\$0
Weekly Injury Benefit	\$0
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$0
Accidental HIV Infection Lump Sum Benefit	\$0
Bed Care Benefit	\$0
Childcare Benefit	\$0
Coma Benefit	\$0
Corporate Image Protection Benefit	\$0
Dependent Child Supplement Benefit	\$0
Driver Services Benefit	\$0
Education Fund Benefit	\$0
Family Accommodation and Transport Expenses Benefit	\$0
Financial Advice Benefit	\$0
Home and Vehicle Modification Benefit	\$0
Orphaned Benefit	\$0
Partner Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$0
Workplace Assault Benefit	\$0



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Workplace Trauma Benefit	\$0
Funeral Expenses Benefit	\$10,000



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Category B

Insured Persons Definition: Partner and Dependent Children of Category A

Scope of Cover Definition: The coverage afforded by this Policy provides 24 hour 365 day protection.

General Limits

Limit Type	Limitation
Aggregate Limit of Liability	\$10,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Minimum Age Limit (sub-limits may apply)	15
Maximum Age Limit (sub-limits may apply)	75
Policy Currency	AUD

Schedule of Benefits

Benefit Type / Limit Type	Sum Insured / Limitation
Death and Capital Benefits	\$0
Weekly Injury Benefit	\$0
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$0
Accidental HIV Infection Lump Sum Benefit	\$0
Bed Care Benefit	\$0
Childcare Benefit	\$0
Coma Benefit	\$0
Corporate Image Protection Benefit	\$0
Dependent Child Supplement Benefit	\$0
Driver Services Benefit	\$0
Education Fund Benefit	\$0
Family Accommodation and Transport Expenses Benefit	\$0
Financial Advice Benefit	\$0
Home and Vehicle Modification Benefit	\$0
Orphaned Benefit	\$0
Partner Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$0
Workplace Assault Benefit	\$0
Workplace Trauma Benefit	\$0
Funeral Expenses Benefit	\$10,000



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Product Endorsements

Funeral Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Persons Death and subsequently the deceased Insured Person's estate incurs reasonable Funeral Expenses, being;

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Insured Person's body, moral remains or ashes to a place nominated by the deceased Insured Persons estate;

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 "Funeral Expenses Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

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

Changes to Benefit Extent of Cover

It is hereby declared and agreed that cover under the Childcare Benefit shall apply as follows rather than as stated in the Policy Wording for Category A only:

Childcare Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person's Partner sustains an Injury which results in Death, and as a result the Insured Person 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 for Dependent Children aged up to and including four (4) years of age is \$250 per week to a maximum of \$13,000.

The maximum amount We will pay for Dependent Children aged between five (5) and fourteen (14) years of age is \$100 per week to a maximum of \$5,200.

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.
2. No cover is provided once the Dependent Child obtains the age of fourteen (14) years of age.



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Premium Adjustment

The minimum premium for this Policy is adjustable monthly by applying the agreed premium rate of \$9.70 per Insured Person (exclusive of charges) to the declared number of Insured Persons.

Monthly closings and Schedule of Insured Persons are due on the 15th of each month.

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording:

DISCRETIONARY TRUST DEDUCTIBLE

\$100,000 any one Event

\$678,400 in the Trust Aggregate (based on 6,520 Members for 2023-2024).

It is hereby declared and agreed that this Policy is an excess of loss policy to a Discretionary Trust.

In the event that either the Any One Event Limit is reached or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions.

Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied.