



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

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: The JLT Reddifund - Mutual Benefit Fund Discretionary Trust (JDT)
Inception: 31/08/2020 at 4:00 pm (local standard time in Perth)
Expiry: 31/08/2021 at 4:00 pm (local standard time in Perth)
Intermediary: Jardine Lloyd Thompson Pty Ltd - WA
Policy Type/s: Corporate travel
Journey Cover
Group Personal Accident and Sickness

Policy Premium

Policy Premium:	\$5,000.00
Policy GST:	\$500.00
Policy SD:	\$550.00
Policy Fee:	\$0.00
Policy Fee GST:	\$0.00
Total:	\$6,050.00
Broker Commission:	\$0.00
Broker Commission GST:	\$0.00
Net Receivable:	\$6,050.00



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Product: Corporate travel

Policy Wording: CT 23092019

Product Endorsements

Client Specific Endorsements

Baggage Benefit

The maximum amount We will pay for cameras and video cameras is \$4,000 Any One Article.

Client Specific Endorsements

Electronic Equipment

The maximum amount We will pay for Business Property which is Electronic Equipment 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.

Client Specific Endorsements

Money Benefit

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.

Client Specific Endorsements

It is hereby declared and agreed that Aggregate Limit of Liability for Baggage Benefit and Electronic Equipment is \$20,000.

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.

Client Specific Endorsements

The Aggregate Limit of Liability is an annual aggregate for all claims arising during the Period of Insurance in respect of all products under this Policy.

Premium Adjustment

The minimum premium for this Policy is adjustable monthly by applying the agreed premium rate \$5.75 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.

Category A

Insured Persons Definition: All Members of The JLT (WA Construction Industry - Mutual Benefit Fund) Discretionary Trust (JDT)

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



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General Limits

Limit Type	Limitation
Maximum Age Limit (sub-limits may apply)	75
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
Policy Currency	AUD
Leisure Travel Radius (km)	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
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 Employment Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$0
Medical and Medical Evacuation Expenses	\$500,000
Ongoing Medical Expenses incurred outside Australia limited to	\$50,000
Hospitalisation Overseas Expenses Benefit	\$0
Additional and/or Forfeited Expenses	\$500,000
Excess	\$100
Corporate Event Benefit	\$0



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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	\$0
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 Excess Benefit	\$2,500
Excess	\$100
Private Vehicle Excess Benefit	\$0
Towing and Roadside Assistance Expenses	\$0
Alternative Employee / Resumption of Journey Expenses Benefit	\$0
Personal Liability	\$2,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$200,000
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

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
Maximum Age Limit (sub-limits may apply)	75
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
Policy Currency	AUD
Leisure Travel Radius (km)	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
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 Employment Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$0
Medical and Medical Evacuation Expenses	\$500,000
Ongoing Medical Expenses incurred outside Australia limited to	\$50,000
Hospitalisation Overseas Expenses Benefit	\$0



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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	\$0
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 Excess Benefit	\$2,500
Excess	\$100
Private Vehicle Excess Benefit	\$0
Towing and Roadside Assistance Expenses	\$0
Alternative Employee / Resumption of Journey Expenses Benefit	\$0
Personal Liability	\$2,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$200,000
Accommodation Expenses	\$0
Search and Rescue Expenses	\$0
Life Insurance	\$0
Financial Collapse Benefit	\$0



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Product: Journey Cover

Policy Wording: JY 23092019

Product Endorsements

Client Specific Endorsements

The Aggregate Limit of Liability is an annual aggregate for all claims arising during the Period of Insurance in respect of all products under this Policy.

Premium Adjustment

The minimum premium for this Policy is adjustable monthly by applying the agreed premium rate \$5.75 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.

Category A

Insured Persons Definition: All Members of The JLT (WA Construction Industry - Mutual Benefit Fund) Discretionary Trust (JDT)

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

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



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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
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 Employment Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	\$750
Workplace Assault Benefit	\$2,500
Workplace Trauma Benefit	\$2,500



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Product: Group Personal Accident and Sickness

Policy Wording: GPAS 23092019

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 Person's 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, mortal remains or ashes to a place nominated by the deceased Insured Person's 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.

Client Specific Endorsements

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.

Client Specific Endorsements

The Aggregate Limit of Liability is an annual aggregate for all claims arising during the Period of Insurance in respect of all products under this Policy.

Premium Adjustment



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

Category A

Insured Persons Definition: All Members of The JLT (WA Construction Industry - Mutual Benefit Fund) Discretionary Trust (JDT)

Scope of Cover Definition: The coverage afforded by this Policy provides worldwide 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 Employment 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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Category B

Insured Persons Definition: Partner and Dependent Children of Category A

Scope of Cover Definition: The coverage afforded by this Policy provides worldwide 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 Employment Training Benefit	\$0
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$0
Workplace Assault Benefit	\$0
Workplace Trauma Benefit	\$0
Funeral Expenses Benefit	\$7,500



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