

# Supplementary Product Disclosure Statement

## Changes to the PDS

This Supplementary Product Disclosure Statement (SPDS) is an update to the most recent WFI Product Disclosure Statement and Policy Booklet (PDS). This SPDS should be read with your PDS. These documents together with your Certificate of Insurance make up the terms and conditions of your insurance contract with us.

This SPDS was prepared on 23 May 2019 and applies to policies with a commencement date or a renewal effective date on or after 30 June 2019.

## Important Information

External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

## Our Complaints Handling Procedures

All references to the Financial Ombudsman Service Australia (FOS) in the PDS are to be replaced with Australian Financial Complaints Authority (AFCA).

The AFCA contact Telephone, Website and Email details throughout the PDS, are to be replaced by the following AFCA contact details:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001.

# GROUP PERSONAL ACCIDENT AND ILLNESS POLICY

## Product Disclosure Statement

Date of preparation: 1 August 2017

# How the Group personal accident and illness policy works

Date of preparation: 1 August 2017

## About the insurer and WFI

The insurer for this Group personal accident and illness policy is Insurance Australia Limited (ABN 11 000 016 722) trading as WFI (WFI) whose contact details are:

Telephone: 1300 934 934

Post: Locked Bag 1,  
Bassendean DC WA 6942

Email: info@wfi.com.au

WFI is an Australian Financial Services Licensee (AFSL No. 227681) authorised to issue, vary and cancel general insurance products and provide general financial product advice in relation to general insurance.

This is a Group personal accident and illness policy. It sets out the insurance You can take out with Us against the consequences of accident or illness to a Member of Your Board or a Member of one of Your committees or sub committees.

## Understanding the significant features and benefits

To properly understand the significant features and benefits of the policy, You need to:

- read the
  - Important information (page 3)
  - General conditions (page 7)
  - General definitions (page 8)

which apply to the policy

- read the policy wording - it tells You what the policy covers, what the policy does not cover, any additional benefits We provide, special conditions We apply and what We pay for a claim. There is an index at the front of the policy for easy reference.

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# Important information

applying to this policy

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## Our words

To make sure that You can readily understand Your rights and obligations We have written this document in plain English. For easy reference, We have capitalised the first letter of each word which We define in Our 'General definitions' which apply to words used in this document. This does not apply to headings. All of the other words in this document have the meanings set out in the Macquarie Dictionary (current edition), so that You can easily find out what they mean.

## Applying for insurance cover

To apply for insurance cover, You must complete Our Proposal. It is also important You understand how We manage Your personal information which We tell You about in Our Privacy information on page 5.

When We receive Your completed Proposal, We will consider the information You provide and inform You whether We are able to offer You insurance cover and the total premium You need to pay for Your policy if We do (see 'The cost of Your insurance' on this page).

Details regarding the cover and the Period of Insurance during which the policy will operate are recorded in the certificate of insurance We issue to You. You need to read it carefully to ensure You are happy with the cover provided and check that the details are correct. We suggest You keep the certificate of insurance and all policy documents in a safe place.

## The agreement between You and Us

We only provide You with insurance under a policy for which We issue You with a certificate of insurance and only for the Period of Insurance shown on the certificate of insurance. The insurance is also subject to Our General conditions together with provisions shown on the certificate of insurance issued to You.

If a provision shown on the certificate of insurance is inconsistent with a provision contained in the policy then, to the extent of the inconsistency, the provision shown on the certificate of insurance prevails.

## The cost of Your insurance

We determine the base premium by considering a number of criteria.

When You apply for insurance We ask You to provide information about Your personal risk situation relevant to the policy such as:

- the level of cover You choose;
- the nature of the risk; and
- Your relevant claims experience.

Factors that increase the risk to Us generally increase the premium (e.g. higher sums insured or a high claims experience) and those that lower the risk generally reduce the premium payable (e.g. lower sums insured, higher excesses or low claims experience).

If You have any queries about this You can ask Us when You apply for insurance.

Your premium also includes amounts that take into account Our obligation to pay any relevant compulsory government charges and taxes such as Stamp Duty and GST in relation to Your policy.

We show the amounts on the certificate of insurance. We tell You when You apply for insurance how and when the premium (i.e. total amount payable) needs to be paid. It is a term of Your policy that You pay the premium to Us by the time required by Us.

## Excess (Your contribution)

An excess is the first part of any claim on a policy which You must pay. The amount We must pay under the policy is reduced by the amount of the excess. You only have to pay an excess if it is mentioned in the policy You have taken out or shown on the certificate of insurance.

Sometimes We introduce or increase an excess on renewal of a policy. We generally do this because of rising claim numbers and costs and to minimise any increase in premium that would otherwise be required to cover those rising claim numbers and costs.

We show the new excess on the certificate of insurance that We issue to You confirming cover.

## Utmost good faith

The law requires each of us to act towards the other with utmost good faith (fairly, openly and honestly) in the performance of the policy and in the making and handling of claims under the policy.

## Jurisdiction

This policy is governed by and will be construed in accordance with the laws of Australia and the parties agree to submit to the jurisdiction of the courts of Australia.

## Dishonest claims

If You make a dishonest claim, We can refuse to pay it. We may also cancel the policy.

## Changing the terms of a policy

You may ask Us to change a term of Your policy. If We agree, We confirm the change in writing.

## Your cooling-off right

If You wish to reconsider Your decision to insure with Us, please contact Us to discuss Your concern. If You decide not to proceed, You can exercise a cooling-off right by notifying Us in writing within 21 days of receiving the certificate of insurance that You want to do this. If You do this and You have not made a claim and nothing has happened which would entitle You to make a claim, We will fully refund the premium You paid to Us.

## When You can cancel

You can cancel a policy at any time by writing to Us requesting cancellation. If You cancel, other than under 'Your cooling-off right', We refund the premium less an amount which covers the period for which You were insured, reasonable administrative costs relating to the issue and cancellation of the policy and any government taxes or duties We cannot recover. However, if You have made a claim or are entitled to make one under the policy:

- there is no return of premium for any unused portion; and
- We may deduct from any claim payment premium already refunded to You.

We do not refund premium if the certificate of insurance specifically says there is no refund of premium.

## When We can cancel

We may cancel a policy as allowed by the *Insurance Contracts Act 1984* (Cth). We give You a notice in writing.

If We cancel, We refund the premium less an amount to cover the period for which You were insured.

## Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is a self regulatory code for general insurers in Australia. We embrace the objectives of the Code to raise standards of practice and service in the general insurance industry.

## Our Complaints Handling Procedures

To access Our Complaints Handling Procedures, simply contact Your local WFI Area Manager, Client Service Team or the Claims Officer handling Your claim. If You have a complaint, We will do everything possible to resolve the matter on Your initial contact with Us. If a complaint is not resolved, We will treat it as a dispute and will enter it into Our 'Internal Dispute Resolution' process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WFI with the appropriate experience, knowledge and authority to deal with it.

Details of Our 'Complaints Handling Procedures' are set out in Our brochure 'Handling Complaints and Dispute Resolution Our Commitment to You' and in Our 'Privacy Policy'. These tell You how to access Our 'Complaints Handling Procedures'. You can contact Us for these or access them online at [www.wfi.com.au](http://www.wfi.com.au)

If We are unable to resolve Your complaint through Our 'Complaints Handling Procedures', You may be able to have Your complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute resolution service. Its contact details are as follows:

Financial Ombudsman Service Australia  
Freecall: 1800 367 287  
Post: GPO Box 3, Melbourne  
Victoria 3001  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)

If Your complaint is to do with a privacy issue, You may refer it to the Privacy Commissioner through the Office of the Australian Information Commissioner or any body which replaces them.

## Privacy

We are committed to meeting Our privacy obligations to You under the *Privacy Act 1988* (Cth) ('the Act'). The Act provides for information to be collected, used, disclosed and held in accordance with the Australian Privacy Principles (APPs).

You agree that We may collect, use, disclose and hold Your personal information as set out below.

### Collection

We collect information which is reasonably necessary to provide Our services for underwriting and administering Your insurance, claims handling, market and customer satisfaction research and to develop and identify products and services that may interest You. Collection will only take place by lawful and fair means.

We collect information regarding you, other people, any risk to be insured, previous claims or losses, details of previous insurances and insurers, credit status and any matters relevant to the insurance to be provided.

We collect personal information directly or indirectly by telephone, email, facsimile, online, post, external agencies and in person from You or another person or persons.

If We collect information pursuant to a law, regulation, or court order then We will advise You of the law or the court order applicable.

If You fail to provide Us with personal information then this insurance may not meet Your needs.

At the time of collection or as soon as practicable thereafter We will notify You of or make sure You are aware of how to access information about Our identity, contact details, the purposes for which We collect the information, the consequences of not providing the information, how You can access and correct the information, that We will disclose the information overseas and the countries We will so disclose to.

### Use and disclosure

We may disclose Your personal information to WFI related companies, Our agents, overseas service providers, other insurers, mailing houses and document service providers, financial institutions, insurance and claim reference agencies, credit agencies, loss assessor and adjusters, financial or investigative service providers, internal dispute resolution officers and dispute resolution providers such as the Financial Ombudsman Service Australia.

We use and disclose Your personal information for the purposes of providing insurance, administration of the Policies, claims handling and dispute resolution.

We may also use or disclose Your personal information for a secondary purpose and You agree that We may so use it.

### Indirect collection

When You provide information about other individuals You must make them aware of the disclosure and the use to which their personal information will be put.

We will only collect personal information about an individual from that individual, unless it is unreasonable or impractical to do so.

## Overseas recipients

If Your personal information is collected by or supplied to a foreign organisation We will ensure it will be held, used or disclosed only in accordance with the Act.

## Marketing

We also collect Your information so that We and Our related companies and business alliance partners can offer You services and products that We believe may be of interest to You. You agree that We may so use Your personal information. However, You can opt out of receiving such communications by contacting Us.

## Access and correction

You can seek access to Your personal information by contacting Us. You can require Us to correct the personal information if it is inaccurate, incomplete or out of date. We will respond to any such request within a reasonable time. We will provide You with access within a reasonable time in the manner requested, unless We are entitled to refuse to provide access. If We decline to provide You with access We will provide You with the reasons for Our refusal and how You may access Our internal dispute resolution (IDR) process.

If We correct information We will inform You. If We refuse to amend information We will provide You with Our reasons for the refusal and details of how to access Our IDR process.

## Data quality and security

We will take such steps as are reasonable in the circumstances to ensure the personal information We collect is accurate, up to date, complete and protected from unauthorised access, misuse, modification, interference or loss.

## Privacy policy

For further information, read Our 'Privacy Policy', or visit Our website at [www.wfi.com.au](http://www.wfi.com.au). Our privacy policy is available free of charge from Our website or You can contact Us for a free copy. We will take such steps as are reasonable to provide a copy of Our privacy policy in a form that You request.

## Complaints

If You have a complaint regarding Our management of Your privacy You may access Our internal dispute resolution

(IDR) process by contacting Us. Your complaint be reviewed by Our Privacy Officer who has up to fifteen business days to resolve Your complaint. If the Privacy Officer cannot resolve Your complaint then it will be escalated to a designated IDR Officer who will make a final IDR decision within fifteen business days of the escalation.

We will also inform You of Your right to take this matter to the Office of the Australian Information Commissioner (OAIC) or any body which replaces the OAIC, together with contact details and the time limit for applying to the OAIC or any replacement body. In addition if You have not received a response of any kind to Your complaint within 30 days, then You have the right to take the matter to the OAIC or any replacement body.

The OAIC is the statutory body given the responsibility of complaint handling under the Act. The OAIC is independent and will be impartial when dealing with Your complaint. The OAIC will investigate Your complaint, and where necessary, make a determination about Your complaint, provided Your complaint is covered by the Act. You have 12 months from the date You became aware of Your privacy issue to lodge Your complaint with the OAIC. The contact details of the OAIC are:

Office of the Australian Information Commissioner

Post: GPO Box 5218, Sydney NSW 2001

Phone: 1300 363 992

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

You also have a right in limited circumstances to have Your privacy complaint determined by the Financial Ombudsman Service Australia (FOS). The FOS can determine a complaint about privacy where the complaint forms part of a wider dispute between You and Us or when the privacy complaint relates to or arises from the collection of a debt. The FOS is an independent dispute resolution body approved by the Australian Securities and Investments Commission. We are bound by FOS' determinations, provided the dispute falls within the FOS' Terms of Reference. You have two years from the date of our letter of decision to make an application to the FOS for a determination. You can access the

FOS dispute resolution service by contacting them at:

Financial Ombudsman Service Australia  
Freecall: 1800 367 287

Post: GPO Box 3, Melbourne  
Victoria 3001

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

## General advice warning

Any advice We or Our representatives provide is general advice only and does not take into account Your personal objectives, financial circumstances or needs. Before You decide to acquire this policy, You should carefully read this document and consider the appropriateness of the policy having regard to Your objectives, financial situation and needs.

## Information about Our Product Disclosure Statement (PDS)

Only the parts of this document relevant to insurance cover provided to You as a 'retail client' as defined under the *Corporations Act 2001* (Cth) and any other documents We tell You are included, make up Our PDS. Information in Our PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by contacting Us. If the update is to correct a misleading or deceptive statement or omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the cover, We will provide You with a new PDS or a supplementary PDS.

Other documents may form part of Our PDS. Any such documents will include a statement identifying them as part of this PDS.

## Contacting Us

We are happy to help You with any enquiries You have about this policy or the extent of Your insurance cover or to confirm any policy transaction. Please feel free to contact Us at any time.

# General conditions

## applying to this policy

### What You must do when You have this policy

#### You must:

- take reasonable care to safeguard Members from harm
- tell Us immediately:
  - if there is any change in the nature of the risk (such as a change in duties performed by Members of Your Board, committees or sub committees). We may cancel or change the terms on which We are prepared to offer or continue cover if this occurs
  - if You take out any other insurance which covers similar risks.

### Claims

If an event happens that might lead to a claim You and the Member must:

- do everything reasonably possible to limit the injury and to prevent further injury
- tell the police immediately if a criminal act might be the cause of the injury
- tell Us immediately about the event
- send Us immediately any correspondence You or the Member receive about the event
- provide Us with any information and assistance We may need in handling the claim.

*If You want to make a claim, please contact Your local WFI Area Manager or Client Service Team. They will help You and explain what You need to do.*

### What We may do

If an event happens that causes injury, We may represent You or the Member at any inquest or official enquiry.

If We pay a claim, We have the right to proceed in Your name or the name of the Member against any Person responsible for the injury. We take this action at Our own expense. You and the Member must not do anything which limits Our right to do so.

### What can affect Your entitlements

If You or the Member do not do what You or the Member are obliged to do under this policy, We may refuse to pay a claim or any part of it.

We may decline or reduce the amount of any claim, if You enter into an agreement which excludes or limits Our right to recover damages or a contribution from another Person.

# General definitions

applying to words We use in this document

**Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Member** means a member of Your Board, or one of Your committees or sub committees, but only if he or she is shown in Your written records as a member of Your organisation at the time of the event giving rise to the claim under Your policy.

**Period of Insurance** means the 'Period of Insurance' shown on the certificate of insurance.

**Person** means natural person, firm, company, partnership or incorporated association.

**Proposal** means the documents in which We ask questions relating to Your application to Us for insurance cover under this policy.

**We, Us, Our and WFI** means Insurance Australia Limited trading as WFI.

**You, Your and Yourself** means the Person or entity shown on the certificate of insurance as the insured. If 2 or more Persons or entities are shown, You means each of them jointly and separately, subject to Our total liability not exceeding the sums insured or limits of liability described in this policy. Each of the insured is responsible for the completeness and accuracy of information in any Proposal forms, documents, statements or claims supplied by any one of them. Each one is also obliged to comply with the terms of a policy.

# Group personal accident and illness policy

*The General conditions on page 7 apply to this policy.*

*The General definitions on page 8 apply to words used in this policy.*

|   |    |
|---|----|
| The types of insurance cover We offer       | 10 |
| The insurance for capital benefits          | 10 |
| The insurance for accident                  | 10 |
| The insurance for accident or illness       | 10 |
| What is not insured                         | 10 |
| What We pay                                 | 11 |
| Additional benefits                         |    |
| Accommodation                               | 13 |
| Funeral expenses                            | 13 |
| Modifications to Your motor vehicle or home | 13 |
| Special conditions                          |    |
| Compensation from other sources             | 13 |
| No cover for initial period                 | 13 |

## The types of insurance cover We offer

We offer 3 different types of insurance cover for Members:

- cover for capital benefits if 'Capital benefits only' is shown on the certificate of insurance
- cover for capital benefits and accidents if 'Accident only' is shown on the certificate of insurance; and
- cover for capital benefits, accidents and illness if 'accident and illness' is shown on the certificate of insurance.

The insurance You have taken out is shown on the certificate of insurance.

## The insurance for capital benefits

We pay the benefits in accordance with table "A" on page 12 to a Member who dies or suffers bodily injury caused by an accident occurring anywhere in the world if the accident:

- causes death or bodily injury solely and directly and independently of any other cause; and
- is caused by violent, external and visible means; and
- arises out of or in the course of the Member attending to the business of Your Board or the committee or sub committee of which he or she is a Member; and
- occurs during the Period of Insurance.

## The insurance for accident

We pay the benefits the Member is entitled to for capital benefits.

We also pay the benefits in accordance with table "B" on page 12 to the Member for inability to work caused by accident occurring anywhere in the world if the accident:

- causes death or bodily injury solely and directly and independently of any other cause; and
- is caused by violent, external and visible means; and

- arises out of or in the course of the Member attending to the business of Your Board or the committee or sub committee of which he or she is a Member; and
- occurs during the Period of Insurance.

## The insurance for accident and illness

We pay the benefits the Member is entitled to for capital benefits and accident.

We also pay the benefits in accordance with table "C" on page 12 to the Member for inability to work as a result of illness if:

- the illness is contracted by the Member in the course of the Member attending to the business of Your Board or the committee or sub committee of which he or she is a Member and such attendance contributed to the contracting of the illness to a significant degree; and
- the illness is contracted by the Member during the Period of Insurance no less than 28 days after:
  - the commencement of this policy; or
  - the Member's appointment to Your Board, committee or sub committee; and
- the inability is caused solely and directly by the illness and independently of any other cause or illness.

Compensation in accordance with table "C" on page 12 for inability to work as a result of illness ceases when the Member reaches 70 years of age.

## What is not insured

This policy does not insure a Member against:

- 1 death, injury, illness or inability to work directly caused by a deliberate or wilful act:**
  - by anyone with whom the Member lives; or
  - by anyone invited into the home of the Member by anyone living in the home; or

- with the Member's consent; or
  - by anyone entitled to benefit under this policy.
- 2 death, injury or illness which happens while the Member is:**
    - taking part in a riot or civil commotion
    - engaging in a professional sporting activity
    - engaging in football, waterskiing, polo, an underwater activity or a snow or ice sport unless the relevant activity is shown on the certificate of insurance
    - engaging in ski jumping, bungee jumping, racing (except on foot), hunting on horseback, rodeo, mountaineering, abseiling or caving
    - travelling by air or engaging in any aerial activity unless travelling as a passenger in a licensed aircraft operated by a licensed pilot on a recognised airline over an established air route.
  - 3 death, injury, illness or inability to work which is attributable wholly or partly to pregnancy or childbirth, even if the childbirth may have been accelerated or induced by an accident or illness**
  - 4 death, injury, illness or inability to work which is attributable wholly or partly to:**
    - intentional or attempted self injury or suicide
    - a sexually transmissible disease
    - Avian Influenza ('bird flu'); Bovine Spongiform Encephalopathy or Creutzfeldt-Jakob Disease ('mad cow disease'); Sudden Acute Respiratory Syndrome ('SARS'); or any strain or mutant variation of any of these
    - a disease declared to be a 'quarantinable disease' under the *Quarantine Act 1908 (Cth)* and subsequent amendments or any 'listed human disease' under the *Biosecurity Act 2015 (Cth)* including any subsequent amendments or replacement thereof or any equivalent legislation.
  - 5 an illness directly or indirectly caused by or arising out of an accident that We insured under a personal accident and illness**

**policy and which occurred before the commencement of the Period of Insurance**

**6 death, injury, illness or inability to work directly or indirectly caused by or arising out of:**

- war or other acts of foreign enemy (whether war is declared or not), revolution or other civil disturbances or commotion
- radioactivity or the use, existence or escape of nuclear fuel, material or waste, or the action of nuclear fission

**7 death, injury, illness or inability to work directly or indirectly caused by or arising out of or in connection with an:**

Act of Terrorism; or

- action taken to control, prevent or suppress or attempt to control, prevent or suppress an Act of Terrorism

**8 a cost or expense incurred in connection with taking action to control, prevent or suppress or attempt to control, prevent or suppress an Act of Terrorism**

items 24 or 25 (and vice versa) if the benefits are all payable as a result of the one accident.

With items 24, 25 and 26, We do not pay a benefit for more than:

- one of them at the one time; or
- the number of weeks shown as the compensation period on the certificate of insurance.

We do not pay more than the aggregate sum insured shown on the certificate of insurance for all claims under Your policy.

## What We pay

We pay the compensation set out in table "A" if the Member dies or suffers total loss of the effective use of any of the items 2-23. We pay compensation only for total loss of effective use, not partial loss or impairment.

The compensation for table "A" is the percentage of the capital sum insured shown on the certificate of insurance. For tables "B" and "C", the compensation is the percentage of the weekly sum insured shown on the certificate of insurance.

*When making a claim for injury or inability to work, We require a doctor's report supporting the claim.*

### The limits on what We pay

If more than one type of injury is caused by an accident, We pay only for the one that gives the highest benefit.

Any benefit paid for items 1-23 is reduced by any benefit paid for

| TABLE A - CAPITAL BENEFITS                             |    |  |      |
|--|----|--|------|
| DEATH OR INJURY DIRECTLY CAUSED BY AN INSURED ACCIDENT |    | COMPENSATION<br>% OF CAPITAL SUM<br>INSURED                  |      |
| <b>Death</b>   | 1  | 100%   |      |
| <b>Sight</b>   | 2  | Loss of sight both eyes                                      | 100% |
|  | 3  | Loss of sight one eye  | 50%  |
| <b>Hearing</b>   | 4  | Loss of binocular vision                                     | 50%  |
|  | 5  | Loss of hearing in one ear                                   | 50%  |
|  | 6  | Loss of hearing in both ears                                 | 75%  |
| <b>Speech</b>  | 7  | Loss of power of speech                                      | 75%  |
| <b>Arm</b>   | 8  | Loss of arm above elbow                                      | 90%  |
|  | 9  | Loss of arm below elbow                                      | 80%  |
| <b>Leg</b>   | 10 | Loss of leg at or above knee                                 | 90%  |
|  | 11 | Loss of leg below knee                                       | 80%  |
| <b>Hand, thumb or finger</b>                           | 12 | Loss of both hands   | 100% |
|  | 13 | Loss of hand or thumb and 4 fingers                          | 80%  |
|  | 14 | Loss of thumb or forefinger                                  | 30%  |
|  | 15 | Loss of any finger other than forefinger                     | 20%  |
|  | 16 | Loss of end joint (distal phalanx) of thumb or of any finger | 15%  |
| <b>Hand and foot</b>                                   | 17 | Loss of a hand and a foot                                    | 100% |
| <b>Foot or toe</b>                                     | 18 | Loss of both feet  | 100% |
|  | 19 | Loss of one foot   | 75%  |
|  | 20 | Loss of big toe  | 25%  |
|  | 21 | Loss of any toe other than big toe                           | 10%  |
|  | 22 | Loss of end joint (phalanx) of big toe                       | 10%  |
|  | 23 | Loss of end joint (phalanx) of any other toe                 | 5%   |

| TABLE B - ACCIDENT                                       |  |  |
|--|--|--|
| INABILITY TO WORK DIRECTLY CAUSED BY AN INSURED ACCIDENT |  | COMPENSATION<br>% OF WEEKLY<br>SUM INSURED |
| 24   | Total inability to engage in or attend to usual profession, business or occupation, occurring within 12 calendar months of the date of the accident    | 100%                                       |
| 25   | Partial inability to engage in or attend to usual profession, business or occupation, occurring within 12 calendar months of the date of the accident. | 25%  |

| TABLE C - ILLNESS                                       |  |  |
|---|--|--|
| INABILITY TO WORK DIRECTLY CAUSED BY AN INSURED ILLNESS |  | COMPENSATION<br>% OF WEEKLY<br>SUM INSURED |
| 26  | Total inability to engage in or attend to usual profession, business or occupation for a period of not less than 7 consecutive days from the date on which medical attention was first sought. | 100%                                       |

## Additional benefits

### Accommodation

If We have paid or agreed to pay You benefits for any of items 2 to 26 inclusive in the table on page 12 and the accident or illness that gave rise to Your entitlement to benefits has resulted in You being admitted as an inpatient of a hospital more than 200 kilometres from the home in which You permanently reside, We pay up to \$2,000 towards the reasonable costs You incur to accommodate a member of Your Family in the vicinity of the hospital so that they can visit You.

### Funeral expenses

If We pay benefit 1 in the table, we also pay Your Estate \$5,000 for funeral expenses.

### Modification to Your motor vehicle or home

If We have paid or agreed to pay You benefits for any of items 2 to 26 inclusive in the table on page 12 and the accident or illness that gave rise to Your entitlement to benefits has resulted in You:

- being totally and permanently unable to engage in or attend to a profession, business or occupation; or
- suffering permanent and incurable quadriplegia, paraplegia or paralysis of all limbs,

We pay up to \$10,000 towards the reasonable costs You incur to modify the motor vehicle You usually drive or the home in which You permanently reside to accommodate Your physical condition resulting from the accident or illness. We only pay this benefit if We have approved the cost before You incur it.

## Special conditions

### Compensation from other sources

If a Member or their Estate has been paid or is entitled to be paid compensation for death, injury or inability to work by a Person legally liable to compensate the Member (other than under a personal accident, sickness, illness or life insurance policy taken out by the Member), the amount We have to pay the Member or their Estate under this policy is reduced by the amount of the other compensation.

If that compensation is received after We have paid the Member or their Estate under this policy, they have to refund what We have paid them to the extent of the other compensation they received.

### No cover for initial period

When 'Exclusion of initial period' is shown on the certificate of insurance, We do not pay any compensation for items 24, 25 or 26 for this initial period.

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## Contact Us

Call **1300 934 934** for your local office.

**wfi.com.au**



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