

CERTIFICATE OF CURRENCY

Policy Type:	e-Voluntary Workers
Policy Number:	0508640
Insured:	Bitless Incorporated
Insured Persons:	Up to 200 Voluntary Workers of the Insured, including Club Directors and Committee Members
Period of Insurance:	From: 26th day of October 2016 at 4.00pm To: 26th day of October 2017 at 4.00pm
Broker:	Steadfast - Nationwide Insurance Brokers Pty Ltd (NSW)
Insured Events:	Each Insured Person
Death & Capital Benefits Sum Insured (Insured Events 1-19)	\$50,000
Insured Event 20 Temporary Total Disablement caused by Injury	85% of average gross weekly Salary to a maximum of \$500
Domestic Help or Student Tutorial Benefits	\$500 per week for a maximum of 26 Weeks (non-income earners)
Non-Medicare Medical Expenses	85% of expenses incurred to a maximum of \$1,000 (\$50 excess)
Deferral Period	7 Days
Maximum Benefit Period (Refer to policy wording and Endorsements)	Up to and including 59 years of age: 104 weeks from the date you first become entitled to the payment of weekly compensation. 60 years - 65 years: 52 weeks. 66 years - 70 years: 26 weeks. 71 years - 79 years: Nil weeks.
Scope of Cover:	The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including direct uninterrupted travel to and from such voluntary work.
Pre-existing Condition:	There is no cover for Pre-existing Conditions (as defined) whether or not a proposal form has been received.
Territorial Limits:	Australia Wide
Wording:	VWGPA PDS/WRD 01/14 ST

In witness whereof, this policy has been countersigned by an authorised officer of Accident and Health International on behalf of the Company at Sydney on this 25th day of October 2016.



ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING PTY LTD
ABN 26 053 335 952 AFS Licence No. 238261
Underwritten For and on behalf of
CGU Insurance Limited ABN 27 004 478 371 100%

SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER 0508640

ISSUED TO: Bitless Incorporated

Insured Events:-

Death & Capital Benefits: - \$10,000 relating to show jumping, cross country riding and trials

Deferral Period - 28 days - relating to show jumping, cross country riding and trials

Benefits Period - 26 weeks - relating to show jumping, cross country riding and trials