

APPENDIX

Attaching to Policy Number QG0044 - Department of Education – Bridge Award Program

Activities excluded from policy coverage:

- Parachuting;
- Flying Aircraft;
- Hang Gliding;
- Hot Air Ballooning;
- Sky Diving;
- Pilot Training;
- Air Training Cadets;
- Naval Reserve Cadets;
- Army Cadets;
- Go Karting;
- Participation in real Country Fire Service activities or situations;
- Participation in real State Emergency Services activities or situations.

General Liability Section

- Provides cover for all sums which the Agency shall become legally liable to pay as either compensation for personal injury and property damage as a result of an occurrence in connection with the Agency's activities and occurring during the period of insurance.
- Situation - Anywhere in Australia.
- Deductible - \$5,000.

Personal Accident & Illness Section

- Provides compensation for injury as a result of an occurrence during the period of insurance whilst acting in their capacity as a Board Member, Volunteer or Participant of the Agency in connection with the Agency's activities.
- Age categories apply as follows:
 - Category A – Persons aged 11.5 to 18 years.
 - Category B – Persons aged 18 to 70 years.
 - Category C – Persons aged over 70.
- Death Benefit
 - Category A - \$30,000
 - Category B - \$50,000
 - Category C - \$10,000
- Weekly loss of income benefit for Temporary Total Disablement*
 - Category A - 90% of income to a maximum of \$250
 - Category B - 90% of income to a maximum of \$1,000
 - Category C - No Benefit

Weekly loss of income limited to a maximum of 104 weeks.

*Temporary Total Disablement means the inability to engage in usual occupational duties. Must be supported by medical evidence.

QGIF reserves the right to obtain independent medical opinion.

- Non-Medicare Benefits - any one claim as follows:
 - Category A - \$10,000
 - Category B - \$10,000
 - Category C - \$5,000

Deductible - \$50 Non-Medicare Benefits.

- Domestic Home Help Allowance for Non-income earners - \$200 per week, maximum 26 weeks.
- Student Allowance - \$1,000 per week for a maximum of 104 weeks.
- Accident Rehabilitation - after 26 weeks, an additional 50% of the weekly benefit.
- Funeral Expenses \$3,000 any one claim.
- Home or car renovation following paraplegia or quadriplegia - \$3,500 per claim.
- Out of pocket expenses - \$1,000.