

Personal Accident

Renewal Schedule

OUR REF: 002473

MEMBER POLICY HOLDER	Sutherland Shire Council
ABN AND ITC DETAILS	ABN 52 018 204 808 ITC 100.00%
BUSINESS	Principally Local Government Authority.
GEOGRAPHICAL SCOPE	Worldwide
GOVERNING LAW OF CONTRACT	Australian
PERIOD OF PROTECTION	From: 30 June 2023 at 4 PM Local Time (NSW). To: 30 June 2024 at 4 PM Local Time (NSW).
COVERED PERSON(S)/ CATEGORIES	<ol style="list-style-type: none"> 1: The Mayor, Chairperson, Elected Members, Councillors, Commissioners and Administrators 2: All Employees of the Policyholder 3: All Accompanying Spouse/Partners and/or Dependent Child(ren) of Category 1 and 2 Covered Persons and including any persons engaged to undertake sister city visits on the Policyholder's behalf 4: All voluntary workers of the Policyholder 5: All members of any Committees and Trusts established by the Policyholder including Local Representative Advisory Committees (LRAC) 6: Work experience students and other persons where the Policyholder is required to provide coverage whilst such persons are engaged in any Government Labour Market, Training or Job Creation Projects

- 7: All Employees of the Policyholder engaged in authorised amateur sporting competitions organised by the Policyholder
- 8: All Employees of the Policyholder whilst on a Journey (Commute) and for whom premium has been paid.

EXTENT OF COVER

Subject to the other terms, conditions and exclusions of the protection wording:

If during the Period of Protection and whilst the person is a Covered Person and on a Journey or engaged in any activity directly or indirectly connected with or on behalf of the Coverholder including whilst travelling directly to and/or from such activity the Covered Person suffers a Bodily Injury which is not a Pre-Existing Condition and which results directly in the occurrence of one or more of the Event(s) listed in the Table of Events in the protection wording, within twelve (12) months of the date of the Bodily Injury, Statewide Mutual will pay the corresponding benefit provided an amount is shown for that Event on the Schedule against parts A, B, C, and/or D.

**MUTUAL FUND
SELF RETENTION**

Any one loss and in the aggregate over all claims from all Member Councils in any one period of protection \$200,000

SCHEDULE OF BENEFITS

As per Table of Events – Each Covered Person

Section 1 Personal Accident and Sickness

Part A – Lump Sum Benefits

Categories 1 to 2 Events 1 - 26	5 times salary to a maximum of \$1,000,000 and a minimum of \$500,000
Categories 3 to 8 Events 1 - 26	\$300,000

Part B – Bodily Injury Resulting in Surgery - Benefits

Categories 1 to 4	\$20,000
Categories 5 to 8	Nil

Part B - Weekly Benefits – Bodily Injury

Categories 1 to 2 (156 weeks)	100% of Salary up to \$5,000
Categories 3 to 7 (156 weeks)	100% of Salary up to \$3,000
Category 8 (156 weeks)	100% of Salary up to \$4,000

Part C –Fractured Bones – Lump Sum Benefits

Categories 1 to 8	\$5,000
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Part D –Loss of Teeth or Dental Procedures – Lump Sum Benefits

Categories 1 to 8	(Limit per tooth \$500) \$5,000
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All other Benefits as shown in the Renewal Schedule.

AGGREGATE LIMIT OF LIABILITY FOR ALL COUNCILS COMBINED	<p>Applicable to Sections 1 and 2 only</p> <table border="0"> <tr> <td>(A) Any one Period of Protection</td> <td style="text-align: right;">\$25,000,000</td> </tr> <tr> <td>Any one Period of Protection (per member)</td> <td style="text-align: right;">\$15,000,000</td> </tr> <tr> <td>(B) Non-Scheduled Flights</td> <td style="text-align: right;">\$2,000,000</td> </tr> <tr> <td>(C) Any one event with respect to War/Civil War</td> <td style="text-align: right;">\$500,000</td> </tr> <tr> <td>(D) Any one Period of Protection with respect to War/Civil War</td> <td style="text-align: right;">\$1,000,000</td> </tr> <tr> <td>(E) Any one event with respect to Kidnap and Ransom/Extortion</td> <td style="text-align: right;">\$2,000,000</td> </tr> </table> <p>Note: (C) and (D) above are applicable to Afghanistan, Chechnya, Iraq and Somalia only.</p>	(A) Any one Period of Protection	\$25,000,000	Any one Period of Protection (per member)	\$15,000,000	(B) Non-Scheduled Flights	\$2,000,000	(C) Any one event with respect to War/Civil War	\$500,000	(D) Any one Period of Protection with respect to War/Civil War	\$1,000,000	(E) Any one event with respect to Kidnap and Ransom/Extortion	\$2,000,000
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AGE LIMITATIONS	<p>Compensation is limited for Covered Persons aged ninety (90) years or over and in respect of each Dependent Child(ren) aged eighteen (18) years or under as per the General Provisions and Conditions Applicable to the Policy noted in the Policy wording.</p>												
EXCESS	<p>5 day franchise for Temporary Total Disability (Weekly Benefits)</p>												
INDEMNITY LAYER	<p>Led by Chubb Insurance Australia Limited</p>												
PROTECTION WORDING AND CONDITIONS	<p>Statewide Mutual New South Wales Councils Scheme Combined Personal Accident and Corporate Travel scheme protection wording version number V2.20220630</p> <p>Mayoral Chains – Specified Item</p> <p>Notwithstanding anything contained in the protection wording to the contrary, it is hereby declared and agreed that the following amendment shall be taken and read as forming part of the cover:</p> <p>Under Section 7 – Baggage/Business Property, Electronic Equipment, Deprivation of Baggage and Money/Travel Documents coverage for Mayoral Chains is included as Baggage.</p> <p>In addition to the conditions and exclusions applicable under Section 7, the following shall apply to this endorsement:</p> <p>Conditions:</p> <ol style="list-style-type: none"> 1. Cover shall be limited to a maximum of \$45,000. 2. Coverage may be extended where prior approval is sought from Us and an additional premium is paid. <p>Exclusions:</p> <p>Coverage shall not apply:</p> <ol style="list-style-type: none"> 1. whilst the Mayoral Chain is in transit unless accompanying a Covered Person as personal cabin baggage; 												

2. where theft or attempted theft occurs whilst the Mayoral Chain is unattended, unless securely locked inside a building (unless the Policyholder and/or the Covered Person has no option other than to leave the Mayoral Chain unattended due to an emergency medical, security or evacuation situation).

Endorsement for Miscellaneous Lost Time Lump Sum Benefit

The cover under Section 1 of the Policy Wording is to be extended to include lump sum benefits for any Bodily Injury to a Covered Person (Category 1, 2 and 3 only) which results in lost time from the Covered Persons normal duties for a period exceeding three (3) working days of lost time.

Bodily Injury requiring recuperation period up to 30 days
\$500 (maximum benefit payable for this period)

Bodily Injury requiring recuperation period of 31 to 90 days
\$1,000 (maximum benefit payable for this period)

Bodily Injury requiring recuperation period exceeding 90 days
\$3,500 (maximum benefit payable for this period)

Recuperation period means time off work.

In all other respects the Policy remains unchanged.

Franchise Excess:

It is hereby declared and agreed that the excess period shown in the Schedule under Excess Period – Part B is to function as a franchise. We will not be responsible for any loss that does not exceed the excess period, however, we will indemnify the Covered Person from day one (1) of the loss that exceeds the excess period. Cover is subject to all other terms, conditions, restrictions and exclusions in the Policy and Schedule.

Covid Endorsement (Apply to Travel only):

To the extent that any term or condition in the Policy may be inconsistent with the following exclusions or conditions, the following exclusions and conditions shall prevail.

General Exclusions Applicable to the Policy

Coronavirus Disease 19 (COVID-19)

It is hereby noted and agreed that the following general exclusions are added to the Policy;

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak where

- a) the Covered Person was undertaking Directors and Executives Private Travel.

In all other respects the Policy remains unchanged.

CONTRIBUTION BREAKDOWN	\$3,357.11
FSL	\$0.00
Stamp Duty	\$0.00
GST	\$335.71
Total	\$3,692.82

Scheme	Reference No.	Date
Statewide Liability Scheme	01PO528320	31 July 2023