

## PERSONAL ACCIDENT INSURANCE

Insurer	Accident & Health International Pty Ltd
Policy Number	0006149
Policy Period	31 May 2023 to 31 May 2024

## GENERAL EXCLUSIONS

Cover shall only apply whilst an Insured Person is engaged in voluntary work authorised by the Insured, including direct uninterrupted travel to and from such activities.

However, there are further general exclusions and conditions applicable.

The following exclusions apply to all Benefits under this Policy.

1. No cover is provided for an Insured Person who has attained the age shown in the Policy Schedule against "Maximum Age Limit (sub limits may apply)".
2. No cover is provided for any Benefit payment that would constitute the carrying out of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth).
3. No cover is provided for any Claims arising from the Insured Person being under the influence of intoxicating liquor or any other drug unless it was prescribed by a Medical Practitioner and taken in accordance with the Medical Practitioner's advice.
4. No cover is provided for an Insured Person engaging in or taking part in naval, military or air force service or operations.
5. No cover is provided for racing and/or time trials of any form, other than on foot.
6. No cover is provided for the Claims arising from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
7. No cover is provided for any deliberate self-inflicted harm or Injury, caused or committed by the Insured Person, including suicide or attempted suicide, reckless misconduct or any criminal or illegal act.
8. No cover is provided for War, Civil War, rebellion, revolution, insurrection or military or usurped power in or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority in the Insured's Country of Domicile or Country of Expatriation, or the Insured Person taking part in a riot or civil commotion.
9. No cover is provided or deemed to be provided and We shall not be liable to pay any Claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such Claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations Security Council (UNSC) resolutions or the trade or economic sanctions, laws or regulations of Australia, European Union, United Kingdom and/or the United States of America.
10. No cover is provided for an Insured Person engaging in or taking part in or training for Professional Sports of any kind.
11. No cover is provided for an Insured Person engaging in air travel except as a passenger in any registered and licensed aircraft that carries passengers.
12. No cover is provided for Events attributable wholly or partly to childbirth or pregnancy or the complications of these.
13. No cover is provided for any Claim in relation to or in connection with a Pre-Existing Condition.
14. No cover is provided for an Insured Person playing or training for any code of football with a registered team or club.
15. No cover is provided for losses arising from Nuclear, Biological or Chemical Terrorism.

## GENERAL CONDITION/LIMITATION

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### Change in Activities

The Insured must inform Us as soon as reasonable practicable to a maximum time limit of fifteen (15) consecutive business days of any alteration in the Insured's activities that the Insured knows, or ought reasonably to know, will cause a material increase in the likelihood of the Insured making a Claim under the Policy. This includes but is not limited to:

- Change in occupation(s); or
- Change in business activities; or
- Changes to previously declared travel patterns including travel duration or destinations.

## SPECIAL NOTE

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Activities such as 4x4 expeditions and the use of power tools would be excluded as they are not deemed to be voluntary work on behalf of the Sub Branch.

These details are subject to changes on renewal on 31 May 2023. Full details including policy terms, conditions and exclusions will be provided upon renewal along with Policy Wording (PDS) and Policy Schedule.

If you have any queries please contact Scott & Broad Pty Ltd.