

Endorsements attaching to & forming part of the Voluntary Workers Personal Accident Insurance Policy for the period 01/01/09 to 01/01/10 tailored specifically for WWOOF Australia

Wording

This endorsement attaches to the Accident & Health International Underwriting Pty Ltd Group Personal Accident /Voluntary Workers policy

The Insured

Willing Workers on Organic Farms Pty Ltd (WWOOF) and any member thereof who holds, or has been issued with, a membership certificate with an "I" preceding the membership number.

Scope of Cover

The coverage afforded by this policy shall only apply whilst an insured person is engaged in voluntary work (including "work for food and lodging" scenarios) authorised by WWOOF on a registered WWOOF host property including necessary direct travel to and from such voluntary work.

Limit of Liability

The maximum value of any one claim made against this policy shall be \$10,000 plus funeral or home/car renovations if applicable

Indemnity Period

The indemnity period of this policy for weekly benefits is 104 weeks (but always subject to the limit of liability) but is reduced as follows:

| | |
|------------------------------|----------|
| Those aged 60 to 65 years | 52 weeks |
| Those aged 66 years and over | 26 weeks |

Age Limits

This policy contains no age limits

Geographical Limits

Cover is only within Australia. Cover ceases when a person covered under the WWOOFers policy leaves the WWOOFers activity or return overseas (home). However, for new Australian residents, cover for medical expenses incurred in Australia and ongoing due to their injury, once back in their home country, will be covered up to the policy limit where the Insurers can legally provide this cover.

Insured Events 20 & 21

This section only applies to Australian residents who normally receive an income in Australia

Non-Medicare Medical Expenses

The insurer shall not be liable to make any refund in respect of:

- a) any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b) the rendering in Australia of a professional service for which Medicare benefit is, or would but for sub-section 18(4) of the Health Insurance Act be payable.
- c) any expenses to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply.

Compensation for medical expenses shall be limited to \$10,000 any one claim for Australian residents and \$5,000 any one claim for non Australian residents.
