

SCHEDULE

Policy Number:	0014699
Insured:	WWOOF (Australia) Pty Limited (Willing Workers on Organic Farms)
Insured Persons:	All Members of WWOOF who holds or has been issued with a valid Membership Certificate with an "I" preceding the membership number
Period of Insurance:	From: 1 st day of January 2011 at 4.00 pm To: 1 st day of January 2012 at 4.00 pm
Broker:	Aon Corporate Risk Services - NSW
Insured Events	Each insured person
Death & Capital Benefits Sum Insured (Insured Events 1-19)	\$10,000
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 52 weeks (non-income earners)
Medical Expenses	Australian residents: 100% of expenses incurred to a maximum of \$10,000 Non-Australian residents: 100% of expenses incurred to a maximum of \$5,000
Deductible	\$50 excess each and every claim
Deferral Period	Nil
Benefit Period	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 and over 26 weeks
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.
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
Aggregate Limit of Liability:	\$1,000,000
Premium:	The premium in the schedule is a deposit premium and is adjustable by applying a rate of \$4.50 per person per annum
	First Premium: \$22,500.00
	G.S.T. \$2,250.00
	Stamp Duty: \$2,475.00
	Total: \$27,225.00

IN WITNESS WHEREOF, this Policy has been countersigned by an authorised officer of A & H International on behalf of the Company at SYDNEY this 11th DAY OF JANUARY 2010.
WVGPA PDS/WRD 01/11 ST

Accident & Health International
Underwriting Pty Limited



ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING PTY LTD
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UNDERWRITTEN FOR AND ON BEHALF OF
CGU INSURANCE LIMITED ABN 27 004 478 371 100%

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**SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER 0014699
ISSUED TO: WWOOF (AUSTRALIA) PTY LIMITED (WILLING WORKERS ON ORGANIC FARMS)**

It is hereby declared and agreed that events 23, 24 and 25 shall read as follows and not as stated in the wording.

Event 23 - MEDICAL EXPENSES

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that we 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 subsection 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 thereunder apply.

Compensation for medical expenses shall be limited to 100% of expenses incurred up to a maximum of \$5,000 for non-Australian residents or \$10,000 for Australian residents and we will not be liable for the first fifty (\$50) dollars of each and every claim.

Cover is only within Australia except for medical where coverage extends to insured person's additional costs outside of Australia, following a medical claim covered by the policy within Australia subject to where We can legally provide this cover.

Event 24 - STUDENT TUTORIAL BENEFIT

It is hereby declared and agreed that a Student who is an Insured Person not in receipt of pre-disability earnings is entitled to reimbursement of student tutorial fees under Temporary Total Disablement Event 20 provided that:

- a. such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- b. such fees must be certified by a legally qualified medical practitioner.

The compensation payable for student tutorial benefits shall be limited to \$500 per week payable for an aggregate period of 52 weeks.

Event 25 - DOMESTIC HELP

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings will be paid under Temporary Total Disablement Event 20 for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- a. Such child-minding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.
- b. Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment by a legally qualified medical practitioner.

The compensation payable for emergency home help shall be limited to \$500 per week payable for an aggregate period of 52 weeks.

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OUT OF POCKET EXPENSES – NON-INCOME EARNERS

It is hereby declared and agreed that where an Insured Person is entitled to benefits under Event 20, this policy extends to include reasonable Out-Of-Pocket expenses limited to \$1,500 payable upon receipts furnished by the Insured for such expenses attributable directly to such disablement.

HOME/CAR RENOVATION BENEFIT

It is hereby declared and agreed that should an Insured Person be entitled to benefits under Event 2 we will pay the costs of Home and Car Renovation up to a maximum of \$10,000.

EMERGENCY TRANSPORT

It is hereby declared and agreed that we will pay expenses incurred for emergency air or road transport as a result of an Injury or Illness, provided that a legally qualified medical practitioner has declared the transportation a medical necessity up to a maximum of \$3,000.

PERMANENT TOTAL DISABLEMENT AMENDMENT

It is hereby declared and agreed that Personal Accident, Insured Event 2 is replaced with paraplegia/quadruplegia in respect of Insured Persons over 65 years of age and non-income earners, and Event 19 is deleted in respect of Insured Persons over 65 years of age and non-income earners.

PHARMACEUTICAL BENEFITS

The coverage is extended to include pharmaceutical expenses reasonably and necessarily incurred by an insured person relating directly to an injury received whilst performing voluntary work and provided such pharmaceutical expenses are certified by a legally qualified medical practitioner as being necessary for the recover of the Insured Person and provided that the item is not listed on the Pharmaceutical Benefits Scheme. The maximum we will pay is \$1,000.

AGE LIMIT

It is hereby declared and agreed that no age limits will apply under this policy.

BROKEN BONE BENEFIT

It is hereby declared and agreed that Insured Event 22 is deleted in its entirety and shall read as follows and not as stated in the wording.

Injury resulting directly in the following broken or fractured bones which occurs within twelve (12) months of the date of Injury

Maximum Benefits Payable
Each Insured Person

Broken Bone Benefits caused directly and solely by Injury

a. Neck or spine (full break)	\$2,000
b. Hip, pelvis	\$500
c. Skull, shoulder blade	\$200
d. Collar bone, upper leg	\$200
e. Upper arm, kneecap, forearm, elbow	\$150
f. Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$100
g. Ribs	\$100
h. Finger, thumb, toe	\$50
Maximum compensation any one accident	\$2,000

Accident & Health International
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DEFINITIONS

For the purpose of Lump Sum Broken or Fractured Bones Benefits, Simple Fracture means a fracture in which there is a basic and uncomplicated break of bone and which in the opinion of a legally qualified medical practitioner requires minimal and uncomplicated medical treatment.

Other fracture is any fracture other than a Simple Fracture.

Maximum compensation any one accident (excluding dental limits shown) is \$1,500

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