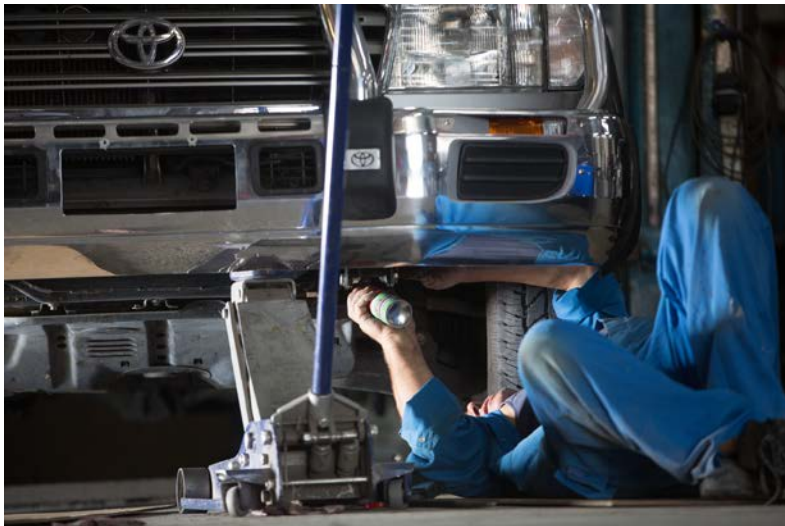


## Job Seekers undertaking Approved Activities in jobactive.

A Guide to your Insurances



- ❑ The Department of Employment has engaged Arthur J. Gallagher Australia (AJG) to arrange insurance for all job seekers undertaking a placement in Department of Employment Approved Activities in jobactive, including :
  - Work for The Dole
  - Voluntary Work
  - Unpaid Work Experience
  - National Work Experience Programme
  - Community Support Projects.
  
- ❑ This Guide has been prepared to explain the Group Personal Accident and Public & Products Liability insurances that have been arranged for job seekers.
  
- ❑ This Guide will provide a description and a brief outline of the cover available under the two policies arranged, and will show you how to lodge a claim and/or report an incident.
  
- ❑ For advice and assistance on these insurance policies, you should always contact your jobactive provider.
  
- ❑ Do not contact the insurance company directly.
  
- ❑ Full copies of both insurance policy wordings are available upon request from your jobactive provider.

## It is important that you note the following points:

- ❑ This policy provides insurance for an injury that occurs while you are undertaking Approved Activities in jobactive, including any direct travel to and from.
- ❑ This is not a Workers Compensation policy.
- ❑ This policy only applies to injuries sustained while you are engaged as a jobseeker in Approved Activities in jobactive.
- ❑ This policy will not pay for any doctor or hospital bills or any other medical accounts that are recoverable under Medicare.
- ❑ This policy will not pay for any balance of monies due or payable after deduction of any Medicare benefit, commonly referred to as the “Medicare Gap”.
- ❑ This policy will pay up to \$20,000 cover for Non-Medicare Medical Expenses. Non-Medicare medical expenses are those medical expenses that are not subject to any full or partial Medicare rebate. Examples may include treatments provided by a registered physiotherapist, chiropractor, osteopath, nurse or similar medical service. The benefit amount payable will be reduced by any expense recoverable by yourself from any other source.
- ❑ The Department of Employment requires your jobactive provider to report an incident within 24 hours of it occurring.
- ❑ Insurance claims should be lodged within 30 days of the accident or injury.

# Group Personal Accident – Policy Limits & Sums Insured

**Insurer:** QBE Insurance

**Policy Number:** AN A021590 PAD

**Period of Insurance:** From: 30<sup>th</sup> June 2015 at 4.00pm AEST  
To: 30<sup>th</sup> June 2016 at 4.00pm AEST

**Insured Persons:** Jobseekers undertaking a placement in Department of Employment Approved Activities in jobactive, including any associated training, and direct travel to and from such Activity.

**Policy Coverage:**

	<b>Capital Benefits</b>	<b>Sums Insured</b>
Item 1	Death	\$250,000
Item 2	Permanent Total Disablement	\$250,000
Items 3 to 15	Disablement	\$250,000
Items 16 to 32	Limits as per Policy Wording	

# Group Personal Accident – Policy Limits & Sums Insured

## Additional Capital Benefits

	Sums Insured
Broken Bones	\$2,000
Lifestyle Modifications	\$10,000
Disappearance	\$250,000
Spouse & Dependant Children	\$5,000
Accidental HIV Infection	\$25,000
Out of Pocket Expenses	\$200 per week up to 52 Weeks
Domestic Home Help	\$200 per week up to 52 Weeks
Non-Medicare Medical Expenses	\$20,000

## Aggregate Limit of Liability

(a) All claims, except those referred to in (b) below	\$10,000,000
(b) All claims relating directly to air travel in chartered or non-scheduled aircraft.	\$2,000,000

**Age Limits:** 17 years to 75 years

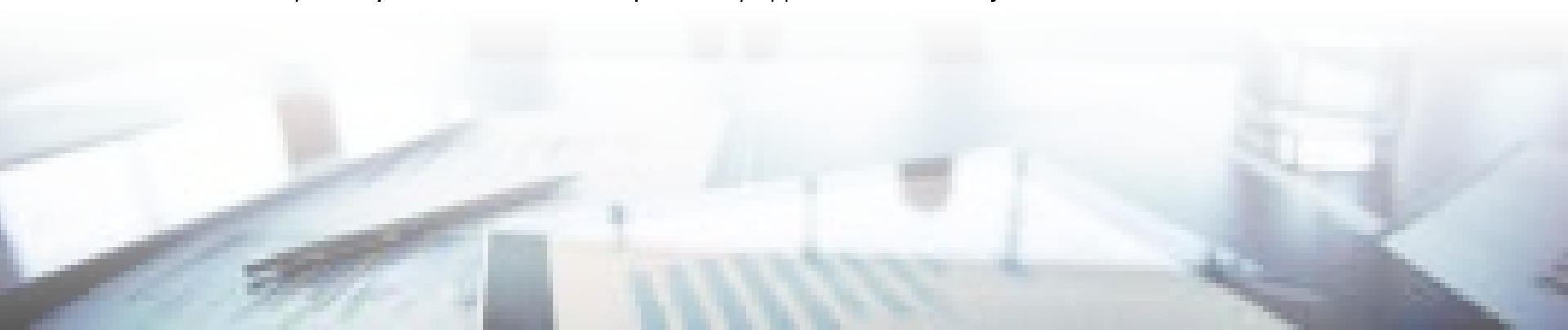
**Excess:** Nil

# Making a Personal Accident Claim

- 1** Report the incident / accident immediately to both your Host Organisation and your jobactive provider.
- 2** Seek medical attention , if required, from your doctor or the local medical clinic.
- 3** Complete the Group Personal Accident claim form with your jobactive provider including supplying them with any non-Medicare receipts.
- 4** Your jobactive provider will then forward the claim to AJG .
- 5** If required, AJG or the insurers will contact you directly regarding the progress of your claim.

***It is important that you note the following points:***

- ❑ This policy covers your liability for any personal injury or property damage to third parties, caused by your negligence, whilst you are participating in Approved Activities in jobactive.
  
- ❑ This policy does not cover any liability arising from:
  - any hovercraft, aircraft or any aerial device
  - any watercraft that measures in excess of 15 metres in length
  - any registered motor vehicles or vehicles required by law to be registered
  - pollution, unless sudden and accidental
  - asbestos
  - product recall or defective work
  - libel and slander related to advertising, broadcasting or telecasting activities
  - fines, penalties, punitive or exemplary damages;
  - any activity undertaken that is not part of any Approved Activities in jobactive.



# Public & Products Liability – Policy Limits & Sums Insured

<b>Insurer:</b>	Pen Underwriting Agency	
<b>Policy Number:</b>	GLS 15 0000139	
<b>Period of Insurance:</b>	From:	30 <sup>th</sup> June 2015 at 4:00pm AEST
	To:	30 <sup>th</sup> June 2016 at 4:00pm AEST
<b>Covering:</b>	Legal liability to third parties in respect of Personal Injury and/or Property Damage occurring during the Period of Insurance as a result of an Occurrence happening in connection with the business of the Insured, all as more specifically described in the Policy.	
<b>Limits of Liability</b>	<p><b>General/Public Liability</b> \$20,000,000 any one Occurrence.</p> <p><b>Products Liability</b> \$20,000,000 in the aggregate during any one Period of Insurance in respect of claims arising from Products.</p>	
<b>Sub limits of Liability</b>	Property in care, custody or control	\$100,000
<b>Excess</b>	Nil	



# Making a Public & Products Liability Claim

- 1 Report the incident / accident immediately to your Host Organisation and to your jobactive provider.
- 2 Do not admit fault , accept responsibility or enter into any discussions or correspondence with any third parties.
- 3 Read and complete the Liability claim form with your jobactive provider including supplying any relevant supporting documentation.
- 4 Your jobactive provider will then forward the claim to AJG who will then submit it to the insurer on your behalf.
- 5 If required, AJG or the insurer will contact you directly regarding the claim.

Any enquiries relating to this insurance should be directed in the first instance to your jobactive provider.

More information can be found at:-



Department of Employment

Phone: 1800 805 260

Web: [www.employment.gov.au/jobactive](http://www.employment.gov.au/jobactive)



Arthur J. Gallagher Australia

P.O. Box 263 | Deakin West ACT 2600

Email: [GOV.claims@ajg.com.au](mailto:GOV.claims@ajg.com.au)

## General Advice Warning

This advice has been prepared without taking account of your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situation or needs, to act upon this advice.

If this advice contains information about a particular financial product, you should ensure you obtain a Product Disclosure Statement in respect of that product prior to making any decision to acquire that product.

Your adviser is authorised to provide advice on general insurance products to retail clients subject to the authorisations and conditions of AFS licence number 227017. In giving this advice your adviser is acting in the capacity of representative of Arthur J Gallagher.

## Disclaimer

This document is for summary purposes only and does not represent the official policy and schedule as verified by the insurer. Where the policy and/or schedule and this summary contradict or do not correspond, then the policy and/or the schedule takes precedence at all times.

## Privacy Statement

Arthur J. Gallagher (Aus) Pty Ltd ('AJG') handles your personal information with care in accordance with the Privacy Act. AJG collects information about you to provide you with insurance, risk management and claims services. AJG may disclose your personal information to third parties for the purposes described in our Privacy Policy, including our related companies, our agents and service providers, insurers, premium funders and risk management consultants. Your personal information may be disclosed overseas but only entities of those countries where we are satisfied there is a similar privacy law or scheme to Australia and there are mechanisms for the individual to enforce the protection. By asking us to assist with your insurance, risk management and claims needs, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not provide us with full information, we cannot properly advise and assist you and you may breach your duty of disclosure. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of the AJG Privacy Policy or visit [www.ajg.com.au](http://www.ajg.com.au).