

1 February 2020

## 2020 Policy Schedule Certificate Evidence – TWU QLD Group Personal Accident & Sickness Insurance

General Advice Warning: We have arranged your insurance without taking into account 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 maintain your policy on the basis proposed. Consult the Product Disclosure Statement and/or the policy wording together with the current policy schedule of cover when making your decision.

|  |   |
|--|---|
| <b>Nominated Insured Person/Beneficiary:</b> | [as nominated ]   |
| <b>Date of Birth:</b>                        | [as nominated ]   |
| <b>Commencement Date:</b>                    | [Commencement Date of nominated person ] at 4pm   |
| <b>Period of Insurance:</b>                  | [01/02/2020 to 31/12/2020 at 4pm Local standard time at the address of the insured  |
| <b>Insured Name:</b>                         | Transport Workers Union of Australia (Queensland Branch) ABN 80 519 643 130   |
| <b>Policy Number Ref</b>                     | B1216PRW197002005 Group   |
| <b>Type of cover:</b>                        | Group Personal Accident & Sickness  |
| <b>Occupation:</b>                           | Transport Industry Employee or Owner Driver   |
| <b>Insurer:</b>                              | Yourcover Pty Ltd acting as agent of the insurer  |
| <b>Policy Wording:</b>                       | TWU QLD - Group Personal Accident & Sickness Insurance PDS  |
| <b>Premium Rate:</b>                         | (Upto \$500 Benefit Selected) - \$ 22.00 per week (Nil GST applies S/Duty \$1.82 included)<br>- Prorata premium applies for opt in effective after start date indicated under the current Period of Insurance<br><br>Gallagher shall receive a 20% commission from the insurer for the placement of this cover  |
| <b>Eligibility Criteria:</b>                 | To apply for cover or to renew this insurance, you must be -<br>A legal resident physically residing in Australia, be legally currently working in an eligible occupation & excludes cover for aviation pilots; – if an employee working minimum thirty (30) hours per week; must be at least 16 years of age and less than 69 years of age at the date of first entering into or on any renewal date of this insurance (as applicable) unless agreed otherwise; must be a Financial member of the Transport Workers Union of Australia - QLD Branch, currently working in an eligible transport industry ; make regular weekly payments to TWU Qld for the purpose of this insurance |
| <b>SUMMARY OF BENEFITS</b>                   |   |
| <b>Weekly Accident &amp; /or Sickness:</b>   | The lesser of 85% of gross pre disability earnings up to a maximum of \$500 per week  |
| <b>Waiting Period:</b>                       | 14 days - 28 Days for football injuries (all codes)   |
| <b>Benefit Ceasing Age:</b>                  | Sickness Ceases when nominated person attains age 62 / Accident ceases when nominated person attains age 69 All cover ceases when nominated person attains age 69.  |
| <b>Benefit Claim Period:</b>                 | 104 Weeks - 52 Weeks from age 60 to 68 inclusive - 26 Weeks limit for all football injuries   |
| <b>Capital Benefit:</b>                      | Maximum Capital Sum Insured \$50,000 - Events 1 -17 Refer to the PDS Capital Benefits Table   |
| <b>Policy Endorsement:</b>                   | Nil   |
| <b>Specific Exclusions:</b>                  | Nil<br>General Exclusions apply as per the conditions within the PDS  |
| <b>Geographical Limits:</b>                  | Worldwide   |
| <b>Specific Information:</b>                 | It is the nominated persons responsibility to opt out when they are no longer eligible for cover<br>Additional Benefits per the PDS -<br>* Rehabilitation & Emergency Transport to \$5000<br>* Funeral Expenses following accidental death to \$5,000 * Advance payments (as per table )<br>* Indexation of Benefits – lesser of 7%or CPI *Exposure (as per PDS)  |
| <b>Warranted:</b>                            | Cover is continuous subject to receipt of regular monthly deductions by Gallagher. . Cover is subject to the continuity of the group Master policy for TWU QLD.   |
| <b>Aggregate Policy Limit</b>                | \$5,000,000 any one (1) event   |

Disclaimer: Information within the Yourcover Pty Ltd TWU QLD Personal Accident & Sickness PDS 2020 should be read in connection with this policy schedule of cover certificate

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| <b>Nominated Insured Person/Beneficiary:</b> | [as nominated ]  |
| <b>Date of Birth:</b>                        | [as nominated ]  |
| <b>Commencement Date:</b>                    | [Commencement Date of nominated person ] at 4pm  |
| <b>Period of Insurance:</b>                  | 1/2/2020 - 31/12/2020 at 4pm Local standard time at the address of the insured   |
| <b>Insured Name:</b>                         | Transport Workers Union of Australia (Queensland Branch) ABN 80 519 643 130  |
| <b>Policy Number Ref:</b>                    | B1216PRW197002005  |
| <b>Type of cover:</b>                        | Group Personal Accident & Sickness Insurance   |
| <b>Occupation:</b>                           | Transport Industry Employee or Owner Driver  |
| <b>Insurer:</b>                              | Yourcover Pty Ltd acting as agent of the insurer   |
| <b>Policy Wording:</b>                       | TWU QLD Group Personal Accident & Sickness Insurance PDS   |
| <b>Premium Rate:</b>                         | <p><b>(Upto \$1000 Benefit Selected) - \$ 40.50 per week (Nil GST applies S/Duty \$3.34 included)</b></p> <p>- Prorata premium applies for opt in effective after start date indicated under the current Period of Insurance</p> <p>Gallagher shall receive a 20% commission from the insurer for the placement of this cover</p>  |
| <b>Eligibility Criteria:</b>                 | <p>To apply for cover or to renew this insurance, you must be -</p> <p>A legal resident physically residing in Australia, be legally working in an eligible occupation &amp; excludes cover for aviation pilots; – if an employee working minimum thirty (30) hours per week; must be at least 16 years of age and less than 69 years of age at the date of first entering into or on any renewal date of this insurance (as applicable) unless agreed otherwise; must be a Financial member of the Transport Workers Union of Australia - QLD Branch, currently working in an eligible transport industry ; make regular weekly payments to TWU Qld for the purpose of this insurance</p> |
| <b>SUMMARY OF BENEFITS</b>                   |  |
| <b>Weekly Accident &amp; /or Sickness:</b>   | The lesser of 85% of gross pre disability earnings up to a maximum of \$1000 per week  |
| <b>Waiting Period:</b>                       | 14 days - 28 Days for football injuries (all codes)  |
| <b>Benefit Ceasing Age:</b>                  | Sickness Ceases when nominated person attains age 62 / Accident ceases when nominated person attains age 69 All cover ceases when nominated person attains age 69.   |
| <b>Benefit Claim Period:</b>                 | 104 Weeks - 52 Weeks from age 60 to 68 inclusive - 26 Weeks limit for all football injuries  |
| <b>Capital Benefit:</b>                      | Maximum Capital Sum Insured \$50,000 - Events 1 -17 Refer to the PDS Capital Benefits Table  |
| <b>Policy Endorsement:</b>                   | Nil  |
| <b>Specific Exclusions:</b>                  | <p>Nil</p> <p>General Exclusions apply as per the conditions within the PDS</p>  |
| <b>Geographical Limits:</b>                  | Worldwide  |
| <b>Specific Information:</b>                 | <p>It is the nominated persons responsibility to opt out when they are no longer eligible for cover</p> <p>Additional Benefits per the PDS -</p> <p>* Rehabilitation &amp; Emergency Transport to \$5000</p> <p>* Funeral Expenses following accidental death to \$5,000 * Advance payments (as per table )</p> <p>* Indexation of Benefits – lesser of 7%or CPI *Exposure (as per PDS)</p>  |
| <b>Warranted:</b>                            | Cover is continuous subject to receipt of regular monthly deductions by Gallagher . Cover is subject to the continuity of the group Master policy for TWU QLD.   |
| <b>Aggregate Policy Limit</b>                | \$5,000,000 any one (1) event  |

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| <b>Period of Insurance:</b>                  | 1/2/2020 to 31/12/2020 at 4pm Local standard time at the address of the insured   |
| <b>Insured Name:</b>                         | Transport Workers Union of Australia (Queensland Branch) ABN 80 519 643 130   |
| <b>Policy Number Ref:</b>                    | B1216PRW197002005   |
| <b>Type of cover:</b>                        | Group Personal Accident & Sickness  |
| <b>Occupation:</b>                           | Transport Industry Employee or Owner Driver   |
| <b>Insurer:</b>                              | Yourcover Pty Ltd acting as agent of the insurer  |
| <b>Policy Wording:</b>                       | TWU QLD Group Personal Accident & Sickness Insurance PDS  |
| <b>Premium Rate:</b>                         | (Upto \$1200 Benefit Selected) - \$ 46.00 per week (Nil GST applies S/Duty \$3.80 included)<br><br>Gallagher shall receive a 20% commission from the insurer for the placement of this cover  |
| <b>Eligibility Criteria:</b>                 | To apply for cover or to renew this insurance, you must be -<br>A legal resident physically residing in Australia, be legally working in an eligible occupation & excludes cover for aviation pilots; – if an employee working minimum thirty (30) hours per week; must be at least 16 years of age and less than 69 years of age at the date of first entering into or on any renewal date of this insurance (as applicable) unless agreed otherwise; must be a Financial member of the Transport Workers Union of Australia - QLD Branch, currently working in an eligible transport industry ; make regular weekly payments to TWU Qld for the purpose of this insurance |
| <b>SUMMARY OF BENEFITS</b>                   |   |
| <b>Weekly Accident &amp;/or Sickness:</b>    | The lesser of 85% of gross pre disability earnings up to a maximum of \$1200 per week   |
| <b>Waiting Period:</b>                       | 14 days - 28 Days for football injuries (all codes)   |
| <b>Benefit Ceasing Age:</b>                  | Sickness Ceases when nominated person attains age 62 / Accident ceases when nominated person attains age 69 All cover ceases when nominated person attains age 69.  |
| <b>Benefit Claim Period:</b>                 | 104 Weeks - 52 Weeks from age 60 to 68 inclusive - 26 Weeks limit for all football injuries   |
| <b>Capital Benefit:</b>                      | Maximum Capital Sum Insured \$50,000 - Events 1 -17 Refer to the PDS Capital Benefits Table   |
| <b>Policy Endorsement:</b>                   | Nil   |
| <b>Specific Exclusions:</b>                  | Nil<br>General Exclusions apply as per the conditions within the PDS  |
| <b>Geographical Limits:</b>                  | Worldwide   |
| <b>Specific Information:</b>                 | It is the nominated persons responsibility to opt out when they are no longer eligible for cover<br>Additional Benefits per the PDS -<br>* Rehabilitation & Emergency Transport to \$5000<br>* Funeral Expenses following accidental death to \$5,000 * Advance payments (as per table )<br>* Indexation of Benefits – lesser of 7%or CPI *Exposure (as per PDS)  |
| <b>Warranted:</b>                            | Cover is continuous subject to receipt of regular monthly deductions by Gallagher . Cover is subject to the continuity of the group Master policy for TWU QLD.  |
| <b>Aggregate Policy Limit</b>                | \$5,000,000 any one (1) event   |

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| <b>Occupation:</b>                           | Transport Industry Employee or Owner Driver  |
| <b>Insurer:</b>                              | Yourcover Pty Ltd acting as agent of the insurer   |
| <b>Policy Wording:</b>                       | TWU QLD Group Personal Accident & Sickness Insurance PDS   |
| <b>Premium Rate:</b>                         | (Upto \$1500 Benefit Selected) - \$ 55.50 per week (Nil GST applies S/Duty \$4.58 included)  |
| <b>Eligibility Criteria:</b>                 | Gallagher shall receive a 20% commission from the insurer for the placement of this cover<br>To apply for cover or to renew this insurance, you must be -<br>A legal resident physically residing in Australia, be legally working in an eligible occupation & excludes cover for aviation pilots; – if an employee working minimum thirty (30) hours per week; must be at least 16 years of age and less than 69 years of age at the date of first entering into or on any renewal date of this insurance (as applicable) unless agreed otherwise; must be a Financial member of the Transport Workers Union of Australia - QLD Branch, currently working in an eligible transport industry ; make regular weekly payments to TWU Qld for the purpose of this insurance |
|  | <b>SUMMARY OF BENEFITS</b>   |
| <b>Weekly Accident &amp; /or Sickness:</b>   | The lesser of 85% of gross pre disability earnings up to a maximum of \$1500 per week  |
| <b>Waiting Period:</b>                       | 14 days - 28 Days for football injuries (all codes)  |
| <b>Benefit Ceasing Age:</b>                  | Sickness Ceases when nominated person attains age 62 / Accident ceases when nominated person attains age 69 All cover ceases when nominated person attains age 69.   |
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| <b>Capital Benefit:</b>                      | Maximum Capital Sum Insured \$50,000 - Events 1 -17 Refer to the PDS Capital Benefits Table  |
| <b>Policy Endorsement:</b>                   | Nil  |
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