



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

Group Personal Accident Insurance

POLICY SCHEDULE

Thank you for providing Berkshire Hathaway Specialty Insurance the opportunity to offer terms. Please find *Our* schedule of benefits below.

Policy Number 47-ZAH-346541-01

Policyholder Queensland Council of Parents and Citizens Associations (QCPCA) t/as P&Cs Qld

Period of Insurance

Insurance Period: From: **01 March 2026** To: **01 March 2027**
Both days at 4:00pm Eastern Standard Time

Aggregate Limits of Liability

Any one Accident or Occurrence	\$15,000,000
Non Scheduled Air Travel	
Single-engine	\$1,000,000
Multi-engine	\$1,000,000
Helicopter	\$1,000,000

Premium

As agreed.

Schedule of Sums Insured

Category A

Insured Persons All Students of Schools which Parents and Citizens' Associations affiliated with the *Policyholder* have elected (opt in) to be covered under the Group Master Policy.

Operation of Cover The coverage afforded under this *Policy* shall only apply whilst an *Insured Person* is at school and undertaking school activities including, authorised sports and excursions, swimming club, outside school hours care and vacation care, including necessary direct travel to and from such activities and/or school, during the *Period of Insurance*.

Coverage Sections Sums Insured

Part I – Accidental Death and Disablement

Event 1 – Accidental Death		\$25,000
Event 2 – Permanent Total Disablement		\$250,000
Events 3 to 18 – Other Permanent Disablement		\$250,000

Part II – Weekly Injury Benefit

Event 19 – Temporary Total Disablement (Injury)		Not Insured
<i>Excess Period</i>	0 days	
Benefit Period	0 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		\$5,000
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Part IV – Bodily Injury Resulting in Surgery outside of Australia

Events 30 to 34 – Injury resulting in Surgery		Not Insured
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Part V – Bodily Injury Resulting in Loss or Damage to Teeth

Events 35 to 36 – Injury resulting in Loss or Damage to Teeth		\$250
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Part VI – Weekly Sickness Benefit

Events 37 – Temporary Total Disablement (Sickness)		Not Insured
<i>Excess Period</i>	0 days	
Benefit Period	0 weeks	

Part VII – Sickness Resulting in Surgery outside of Australia

Events 39 to 42 – Sickness resulting in Surgery		Not Insured
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BHSI Health

Accidental H.I.V. Infection Benefit		\$2,500
Bed Care Benefit	\$500 per week to a maximum of:	26 weeks
Coma Benefit		\$3,000
Modification Benefit		\$2,500
Premature Birth/Miscarriage Benefit		Not Insured
Rehabilitation Benefit		\$3,000
Terrorism Benefit		\$5,000
Trauma Benefit		\$5,000
Visitors Benefit		\$10,000
Work Experience Benefit		Not Insured
Workplace Assault Benefit		Not Insured

BHSI Wellbeing

Accommodation and Transport Expenses		\$2,000
Chauffeur Benefit		\$1,500
Childcare Benefit		Not Insured
Corporate Image Protection		\$10,000
Dependent Child Supplement		Not Insured
Domestic Help Benefit	\$500 per week up to a maximum of:	26 weeks
Education Fund Benefit		\$5,000
Executor Emergency Cash Advance Benefit		\$5,000
Funeral Expenses Benefit		\$5,000
Independent Financial Advice Benefit		\$5,000
Orphan Benefit		Not Insured
Out of Pocket Expenses Benefit		\$5,000
Replacement Staff/Recruitment Costs		Not Insured
Spouse or Partner Employment Training Benefit		Not Insured
Student Tutorial Benefit	\$300 per week up to a maximum of:	26 weeks
Unexpired Membership Benefit		\$500

Endorsements Applicable to this Policy:

Non-Medicare Medical Expenses

It is hereby declared and agreed that this *Policy* is endorsed with the following benefit(s):

If an *Insured Person* sustains a *Bodily Injury*, We will pay the *Non-Medicare Medical Expenses* incurred by the *Insured Person* up to one hundred percent (100%) of the actual costs to a maximum of five thousand dollars (\$5,000) after the deduction of an *Excess* of fifty dollars (\$50).

Definition Applicable to this Endorsement only:

Non-Medicare Medical Expenses

Non-Medicare Medical Expenses means expenses that are not subject to any full or partial Medicare rebate nor recoverable by you or by an *Insured Person* from any other source and incurred within twenty four (24) calendar months of an *Insured Person* sustaining a *Bodily Injury* and paid by you or an *Insured Person* on behalf of an *Insured Person* for treatment certified necessary by a legally qualified medical practitioner to a registered private hospital, physiotherapist, nurse or similar provider of medical services including the cost of medical supplies or ambulance hire but excluding the cost of dental treatment unless it is necessarily incurred to sound and natural teeth, other than first teeth or dentures, and is caused by a *Bodily Injury*.

However, Non-Medicare Medical Expenses do not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by an *Insured Person* after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the "Medicare Gap").

Non-Medicare Medical Expenses also do not cover rehabilitation expenses which are not direct treatment, such as equipment or sporting membership.

Provided that we shall not be liable to make any refund in respect of:

- (a) any expenses recoverable by you or by an *Insured Person* from any other insurance scheme or any plan providing medical/physiotherapy or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source;
- (b) any expense which would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or replaced) or any other applicable legislation and any regulations made thereunder (whether in Australia or otherwise)
- (c) any expense which we are prohibited by law from paying.

Provided that our total liability shall not exceed in the aggregate the amount specified in the Policy Schedule or the Policy wording.

Difference in Conditions/ Difference in Limits(DIC-DIL)

It is hereby declared and agreed that to the extent that under the *Policyholder's* previous Group Personal Accident Insurance policy, a benefit or limit existed which does not exist under this *Policy*, *We* will pay the *Insured Person* the amount that represents the difference in conditions, benefit or limit as if that benefit or limit existed under this *Policy*.

Policy(ies)

Policy Number

2000496043

Insurer

Liberty Special Markets Australia

Notwithstanding this endorsement, *We* will not pay benefits which *We* are unable to pay due to legal restrictions, sanctions or restrictions in the Life Insurance Act 1945.

Pre-Existing Condition Definition Amended

Pre-Existing Condition means any sickness, illness, Bodily Injury, disease, disability, syndrome or other condition, including any symptoms or side effects of these:

- i. of which the *Insured Person* is aware, or a reasonable person in the circumstances would be expected to have been aware in the three (3) month period prior to the *Insured Persons* being covered by this *Policy*;
- ii. for which the *Insured Person* has sought or received medical attention, undergone tests, or taken prescribed medication, in the three (3) months prior to the *Insured Person* being covered by this *Policy*; or
- ii. that is a terminal condition of which the *Insured Person* has been diagnosed at any time prior to the *Insured Person's* being covered by this *Policy*.

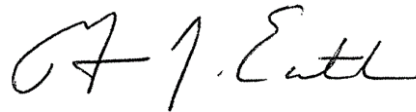
All other terms and conditions of this *Policy* remain unchanged.

Territory Worldwide
Jurisdiction Subject to Australian legal jurisdiction and legal practice.
Currency All values are in Australian Dollars unless otherwise specified.
PDS / Policy Wording BHSI-AUS-AH-GPA-PDS-06/2022

Signatures:



Ralph Tortorella, Secretary



Peter Eastwood, President

For and on behalf of Berkshire Hathaway Specialty Insurance Company

25 February 2026

Dated

TAX NOTICE

(DOES NOT APPLY TO THE EXTENT OF THE INSURER'S LIABILITY FOR COLLECTION OR PAYMENT OF AUSTRALIAN PREMIUM TAXES)

Premium may be subject to insurance premium taxes or other taxes outside Australia. The Insurer is not responsible for the payment, collection or remittance of any such taxes. The premium is exclusive of any applicable premium or other taxes outside of Australia, and it is the obligation of the Insured to pay any such applicable taxes either itself or through its broker. The Insurer does not provide tax advice and recommends the Insured consult its own tax advisor with respect to its tax obligations.