

Voluntary Workers 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-346542-01

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 \$1,500,000

Non Scheduled Air Travel

Single-engine Not Insured

Multi-engine Not Insured

Helicopter Not Insured

Premium

As agreed.

Schedule of Sums Insured

Category	A
Insured Persons	Parents and Citizens Associations affiliated with the <i>Policyholder</i> and their voluntary workers.
Operation of Cover	The insurance being provided under this <i>Policy</i> shall only apply whilst an <i>Insured Person</i> is engaged in voluntary work authorised and under the control of the affiliated Parents and Citizens Associations, including direct travel to and from the authorised voluntary work.

Coverage Sections	Sums Insured
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Part I – Accidental Death and Disablement

Event 1 – Accidental Death		\$250,000
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)	100% of weekly <i>Income</i> to a maximum of:	\$2,000
<i>Excess Period</i>	0 days	
Benefit Period	104 weeks	

Part III – Fractured Bones

Events 21 to 29 – Fractured Bones		\$5,000
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Part IV – Bodily Injury Resulting in Loss or Damage to Teeth

Events 30 to 31 – Injury resulting in Loss or Damage to Teeth		\$2,000
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BHSI Health

Accidental H.I.V. Infection Benefit		\$25,000
Coma Benefit	\$500 per week up to a maximum of:	26 weeks
Modification Benefit		\$10,000
Non Medicare Expenses Benefit	100% of costs up to maximum of: Subject to an <i>Excess</i> of \$50 for each and every claim.	\$10,000
Premature Birth/Miscarriage Benefit		\$5,000
Rehabilitation Benefit		\$3,000
Terrorism Benefit		\$5,000
Trauma Benefit		\$5,000
Visitors Benefit		\$1,000
Work Experience Benefit		\$5,000
Workplaces Assault Benefit		\$5,000

BHSI Wellbeing

Accommodation and Transport Expenses		\$10,000
Chauffeur Benefit		\$2,600
Childcare Benefit		\$2,500
Corporate Image Protection		\$15,000
Dependent Child Supplement	\$5,000 per <i>Dependent Child</i> up to a maximum of:	\$15,000
Domestic Help Benefit	\$500 per week up to a maximum of:	26 weeks
Education Fund Benefit		\$5,000
Executor Emergency Cash Advance Benefit		\$10,000
Funeral Expenses Benefits		\$10,000
Independent Financial Advice Benefit		\$7,500
Orphan Benefit	\$10,000 per <i>Dependent Child</i> up to a maximum of:	\$30,000
Out of Pocket Expenses Benefit		\$1,500
Personal Vehicle Excess Benefit		\$1,000
Rental Vehicle Reimbursement	\$500 per week to a maximum of:	\$1,000
Replacement Staff/Recruitment Costs		\$5,000
Spouse or Partner Employment Training Benefit		\$15,000
Student Tutorial Benefit	\$500 per week up to a maximum of:	26 weeks
Unexpired Membership Benefit		\$3,000

Endorsements Applicable to this Policy:

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

It is hereby declared and agreed that to the extent that under the *Policyholder's* previous Voluntary Workers 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

Insurer

2400013510

AIG Australia Limited

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.

Amended Death and Capital Benefits Limits

It is hereby declared and agreed this *Policy* is amended to note the following limitations in respect Event 1 – Accidental for certain *Insured Persons*:

- *Insured Persons* who aged fifteen (15) years and under \$50,000
- *Insured Persons* who have attained eighty-one (81) years of age \$25,000

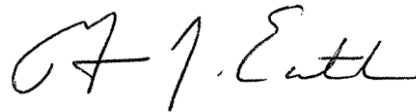
All other terms and conditions of this *Policy* remain unchanged.

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-VWI-PDS-06/2022

Signatures:



Ralph Tortorella, Secretary



Peter Eastwood, President

For and on behalf of Berkshire Hathaway Specialty Insurance Company

18 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.