

**Who Is Insured Under This Policy?**

Post Office Licensees declared by the LPOG Limited and/or subsidiary and/or related Corporations as defined under Australian Corporations Law, associated entities and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, and interests.

**Who Is The Insurer?** Chubb Insurance Australia Limited | ABN: 23 001 642 020 | AFS Licence No: 239687

**What Is The Period Of Insurance?**

From: 4.00pm 1st July 2019 to: 4.00pm 1st July 2020 | Both Local Standard Time at the Insured’s head office

**What Is The Scope Of Cover?**

Cover under the Policy applies for twenty four (24) hours per day, three hundred & sixty five (365) days per year during the Period of Insurance. Excluding Pre-Existing medical conditions, unless noted on this schedule.

**What are the age limits on cover?**

This policy provides protection for insured persons between the ages of 18 and 65 years only. Between the ages of 66 years and 75 years of age a reduced cover is placed. Alternative arrangements can be made outside of these limitations on a case by case.

**What Are The Insured Activities?**

Principally postal services, including delivery, sorting, collection of mail / parcels, including Lotto, Newsagent and any other activity incidental thereto, and associated business activities as agreed and noted on the schedule.

<b>What Are The Limits Of Liability?</b>	<u>Injury and Sickness (Part B/C)</u>	<u>Death &amp; Capital Benefits (Part A)</u>	
Ages 18 – 65 Years	85% Weekly Salary up to \$1,000, weekly	\$	150,000
Ages 66 – 75 Years	Not Covered	\$	100,000
Bodily Injury Resulting in Surgery (Part B)	\$20,000		
Sickness Resulting in Surgery (Part C)	\$20,000	Fractured Bones – Lump Sum (Part D)	\$ 5,000
Loss of Teeth (Per tooth, Part E)	\$250	Loss of Teeth (Lump Sum, Part E)	\$ 2,000

*Note: Partial Disablement Benefit that will pay the difference between 85% of Income and the Actual Amount earned during such Period of Partial Disablement*

<b>What Is The Excess?</b>	<b>What Is The Benefit Period?</b>	<b>Where Are You Covered?</b>
7 Working Days	104 Weeks	Worldwide.

**What Is Excluded?**

The following exclusions could affect You;

1. Pre-Existing Condition(s), unless otherwise provided for under the Take Over Provision.
2. Sickness Coverage
3. Intentional self-injury, suicide, or criminal or illegal act of You who are the subject of the claim;
4. Pregnancy, childbirth or miscarriage;
5. You participating in any sport on a professional basis.

**Additional Benefits to Cover? (Summary only, full schedule will provide all benefits)**

A full list of the limits which apply to the Additional Benefits section is provided on your policy schedule or quotation.

**Important Notes**

1. This information is only a summary of the cover provided. Please refer to the policy document for details of policy conditions and exclusions
2. Please contact Willis Towers Watson for amounts payable by you to obtain the cover, and to check the currency of cover.
3. A copy of the terms and conditions will be given to you on request as soon as possible and free of charge.
4. LPOG Limited is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. LPOG Limited does not hold an Australian Financial Services License, and you should obtain your own advice.
6. LPOG Limited is obliged to compensate all covered persons for any loss or damage if LPOG Limited fails to notify covered persons when required.
7. This premium is applicable regardless of when your membership is commenced throughout the period of insurance and in the event of cancellation is not refundable.
8. Please contact Willis Towers Watson if you require additional cover like higher limits to that covered in the policy above.

**How to Contact Us:** Phone: 1800 335 014 | Email: [brett.batson@WillisTowersWatson.com](mailto:brett.batson@WillisTowersWatson.com)