

U3A BENDIGO MEMBERS INSURANCE SUMMARY

Policy; Volunteers Personal Accident and Sickness and Personal Accident.

Interest Insured; All declared **Financial** members and volunteers of the Policyholder.

Scope of cover; Whilst undertaking activities organised by the Policyholder, also includes travel to and from such activities.

Age Limitations; Age determines the amount paid out for accidental death.
Age determines the amount paid out for all other benefits.

Non-Medicare Medical Expenses;

Subject to the terms, conditions and exclusions of the policy. The Benefit payable is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

Claim Offsets;

There is no cover under this policy for any loss which is covered under any other insurance policy, health or medical scheme. However the policy will pay the difference between what is payable under the other insurance policy.

Drugs and Alcohol;

The policy shall not apply if you are under the influence of alcohol, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a doctor and taken in accordance with the doctors advice.

Attendance Sheets;

Attendance sheets need to be completed and up to date. In the event of any injury or mishap, an injury report needs to be well documented and passed onto the U3A Bendigo office immediately.

Trips Away;

Day or multi day trips away as a members group of U3A Bendigo, are required to notify the Committee of Management of all intended travel outside normal activity, otherwise insurance cover will be denied.

Always refer to the policy for a more precise definition of the insurance cover.

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