



Group Personal Accident & Sickness Policy Schedule

Policy Number	5598516
The Insured	Sherpa Pty Ltd including subsidiary companies for their respective rights, interests, and liabilities to the extent that they are not more specifically insured.
Broker	Marsh Advantage Insurance Pty Ltd
Period of Insurance	From 10/02/2022 at 4pm until 10/02/2023 at 4pm Both local standard time at the address of the insured
Insured Persons	Category 1 - Summit All 'unnamed' registered contractors of the Insured. Category 2 - Altitude All 'unnamed' registered contractors of the Insured. Category 3 – Base Camp All 'unnamed' registered contractors of the Insured.
Scope of Cover	Categories 1, 2 & 3 Cover applies for an Insured Persons in the event of an accident and/or injury sustained during the Period of Insurance. Cover commences when the Insured Person is directly on route to a job as accepted via Sherpa Pty Ltd and ceases 30 minutes after the Insured Person has completed this job.
Age Limit	Eighteen (18) to under seventy-five (75) years of age.
Territorial Limits	Within Australia.
Policy Wording	AFA Group Personal Accident and Sickness Insurance PDS and Policy Wording Version No. 13: 25-FEB-2021-PDS-GPAS-10095
Date of Issue	10/02/2022 Issued by AFA Pty Ltd ABN 83 067 084 333 AFSL 247122 on behalf of Zurich Australian Insurance Limited.

PREMIUM SUMMARY

Premium

As agreed.

BENEFIT SUMMARY	Benefit amount per Insured Person
PART A – ACCIDENTAL DEATH AND CAPITAL BENEFITS	
Capital Benefit Sum Insured	All categories - \$400,000 Events 1–19
PART B – WEEKLY INJURY BENEFITS	
Weekly Injury Benefit	Categories 1 - 90% of salary up to a maximum of \$1,250 Category 2 - 90% of salary up to a maximum of \$750 Category 3 - 90% of salary up to a maximum of \$250
Maximum Benefit Period	All categories - 52 weeks
Excess Period	All categories - 7 days
PART C – WEEKLY SICKNESS BENEFITS	
Weekly Sickness Benefit	All categories - Not insured
Maximum Benefit Period	All categories - N/A
Excess Period	All categories - N/A
PART D – INJURY RESULTING IN SURGERY	
Sum Insured	All categories – Not insured
PART E – SICKNESS RESULTING IN SURGERY	
Sum Insured	All categories - Not insured
PART F – INJURY RESULTING IN FRACTURED BONES BENEFIT	
Sum Insured	All categories - \$2,000
PART G – INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES	
Sum Insured	All categories - \$2,000 \$200 per tooth
EXTENSION OF COVER	
Exposure	All categories - Not insured
Disappearance	All categories - Not insured
Escalation of Claim Benefit	All categories - Not insured
Guaranteed Payment	All categories - Included in PDS
Tuition Expenses: Tuition or Advice Student Home Tutorial	All categories - Not insured All categories - Not insured
ADDITIONAL BENEFITS	
Accidental HIV Infection Benefit	All categories - Not insured
Accommodation and Transport Expenses	All categories - \$2,000
Bed Care Benefit	All categories - Not insured
Cancer Benefit	All categories - Not insured
Carjacking Assault Benefit	All categories - Not insured
Carjacking Incident Benefit	All categories - Not insured
Excess and Vehicle Hire	All categories - Not insured
Lump Sum Benefit	All categories - Not insured
Chauffer Benefit	All categories - \$200 per week up to 10 weeks
Childcare Benefit	All categories - Not insured
Coma Benefit	All categories - \$100 per day up to 180 days
Corporate Image Protection	All categories - \$10,000
Dependent Child Assistance: Education Fund Supplement Orphaned Benefit	All categories - \$5,000 per dependent child up to \$15,000 per family All categories - \$10,000 per dependent child up to \$30,000 per family
Emergency Home Help Benefit	All categories - \$200 per week up to 13 weeks
Executor Emergency Cash Advance	All categories - Not insured
Funeral Expense	All categories - \$10,000
Home and/or Motor Vehicle Modification Benefit	All categories - Not insured
Independent Financial Advice	All categories - Not insured
Miscarriage/Premature Childbirth Benefit	All categories - Not insured
Out of Pocket Expenses	All categories - \$2,000
Partner Retraining Benefit	All categories - Not insured
Post-Traumatic Stress Disorder Weekly Benefit	All categories - Not insured
Reconstructive/Cosmetic Surgery Benefit	All categories - \$5,000

Recruitment Expenses Benefit:	
Temporary Replacement Employee	All categories - Not insured
Permanent Replacement Employee	All categories - Not insured
Return to Work Assistance	All categories - \$10,000
Takeover Provisions for Sickness	All categories - Not Included
Terrorism Injury Benefit	All categories - Not insured
Trauma Counselling Benefit	All categories - Not insured
Unexpired Membership Benefit	All categories - Not insured
Visitors' Benefit	All categories - Not insured
Workplace Assault Benefit	All categories - \$5,000

LIMIT OF LIABILITY

Any one period of insurance	\$2,000,000
Any non-scheduled flights	Not insured

CONDITIONS

AFA Pty Ltd Group Personal Accident and Sickness Insurance PDS Version No. 13: 25-FEB-2021-PDS-GPAS-10095. The limitations, exclusions, definitions, and conditions specified in the named policy apply, except to the extent it is hereby modified by the following endorsement(s), which are shown in full on the endorsement schedule if applicable.

ENDORSEMENT SCHEDULE

With effect from 10th of February 2022 at 4:00pm, this policy is endorsed as follows, provided always that the Limits of Liability specified in the schedule shall apply inclusive of these endorsements and except to the extent which it is hereby modified the Limitations, Exclusions, Definitions and Conditions of the policy apply:

INCOME DEFINITION

Income means:

The Insured Person's gross weekly rate of pay from Sherpa Pty Ltd exclusive of overtime payments, bonuses, commissions, and allowances averaged over the period of three (3) months prior to the date the disablement (with respect to which We have agreed to pay a claim under the Policy) commenced or over such shorter period that an Insured Person has been continuously employed prior to the date of disablement as certified by the Medical Practitioner.

QUARTERLY PREMIUM CALCULATION

It is hereby agreed that minimum deposit premium will be paid to AFA annually and is adjustable quarterly based on the number of actual deliveries utilising the agreed premium rate per each delivery plus government charges.

In all other respects the policy remains unaltered and is subject to the terms, conditions and exclusions contained therein.