Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

Personal Accident Cover

Category	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	80,000
	Events 2-19	80,000
	Part B - Bodily Injury Resulting in Surgery - Benefits	
1	0	

	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	800 x 52 weeks	85.00	7

	Part C - Fractured Bones – Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits
1	3,000	1,000

	Non Medicare Medical Expenses	
	Sum Insured	**Excess**
1	0	N/A

	Emergency Home Help	
	Sum Insured Weekly	**Excess (Days)**
1	250 x 26 weeks	7

	Student Tutorial Costs	
	Sum Insured Weekly	**Excess (Days)**
1	250 x 26 weeks	7

	Bed Care	
	Sum Insured	**Max Number of Days**
1	0 per day	0

Aggregate Limit of Liability:

Any one (1) Period of Insurance (A):	80,000
Non-scheduled aircraft (B):	40,000

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

ACE Insurance ACE Voluntary Workers Insurance Policy Wording and PDS Product Disclosure Statement Amendment

Important information about this SPDS

This SPDS contains particulars of changes to the ACE Voluntary Workers Insurance Policy Wording and PDS Product Disclosure Statement ("PDS"), code number 10PDSACEVW01, which was prepared on 7 May 2010. This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 1 February 2012.

Supplementary Information

The PDS is updated as follows:

BENEFIT PERIOD It is hereby noted and agreed that benefits shall not be payable for Events 25, 26, 27 and 28 in excess of a total period of fifty-two weeks (52) in respect of any one Injury or Sickness.

EMERGENCY HOME HELP: If during the Period of Insurance and whilst the person is a Covered Person and engaging in voluntary work on behalf of the Policyholder, a Covered Person who is retired, unemployed or not in receipt of a Salary suffers from Event 25 and/or 26 described in Part B of the Table of Events and is unable to carry out Domestic Duties. We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to the $250 per week payable from the xeighth day of treatment by a Doctor for a maximum of 26 weeks.

DEFINITIONS UNDER EMERGENCY HOME HELP

Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.

CONDITIONS APPLYING TO EMERGENCY HOME HELP

1. Childminding and home help services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.
2. Childminding and home help services must be certified by a Doctor as being necessary for the recovery of the Covered Person.

STUDENT TUTORIAL COSTS: If during the Period of Insurance and whilst the person is a Covered Person and engaging in voluntary work on behalf of the Policyholder, a Covered Person who is a student, suffers from Event 25 and/or 26 described in Part B of the Table of Events and is unable to attend registered classes, We will pay the cost of reasonably and necessarily incurred home tutorial services as a result of that Bodily Injury up to $250 per week for a maximum of 26 weeks.

CONDITIONS APPLYING TO STUDENT TUTORIAL COSTS
1. The Covered Person must be registered as a full time student.
2. Home tutorial services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.

AGE LIMIT EXTENSION: The maximum age limit of Covered Persons under the Policy is extended to seventy-five (75) years of age. Notwithstanding anything contained in the Policy to the contrary the following conditions shall apply to this extension: - There is no cover under the Policy with respect to any Covered Person who is aged seventy-five (75) years or more and all cover with respect to a Covered Person shall cease upon their attaining that age. This will not prejudice any entitlement to claim benefits which have arisen before a Covered Person has attained the age of seventy-five (75) years. - The maximum amount We will pay under Section 1 - Part A - Lump Sum Benefits - Event 1 u Accidental Death with respect to any Covered Person aged between seventy (70) and seventy-five (75) years of age that has no dependents is $10,000. - There is no cover under the Policy for Part A - Lump Sum Benefits - Event 2 - Permanent Total Disablement with respect to any Covered Person aged between seventy (70) and seventy-five (75) years of age

In all other respects the PDS remains unchanged.

Ref: SPDS10PDSACEVW01-GX5214701

VOLUNTARY WORKERS QUOTATION

CODE OF PRACTICE

ACE is a signatory to the General Insurance Code of Practice (the Code). The Code sets out the minimum standards that we will uphold in respect of the products and services that we provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

PRIVACY STATEMENT

We are committed to protecting the privacy of persons covered under the Policy. We collect, use and retain any personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on Our website at www.aceinsurance.com.au.

We collect personal information (which may include health information) to determine whether to provide this insurance and the cover under it, to administer it once it is in place and to handle or settle any claims made under it.

We collect information directly from Covered Persons or the Policyholder or via Our agents and/or representatives.

We may disclose the information We collect to third parties, including contractors and contracted service providers engaged by Us to deliver Our products and services or carry out certain business activities on Our behalf (such as assessors and call centres) in relation to them, other companies within the ACE Group, other insurers, Our reinsurers, and government agencies (where We are required to by law) and agents and/or representatives of persons covered under the Policy. These third parties may be located outside Australia.

Anyone covered under the Policy agrees to Us using and disclosing personal information as set out in this Privacy Statement. This consent remains valid unless the person alters or revokes it by giving written notice to our Privacy Officer.

If a person covered under the Policy wishes to access a copy of personal information pertaining to them, or to correct or update such personal information, or has a complaint or wants more information about how We manage a person's personal information, those persons should contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@acegroup.com.

Consent of Covered Persons to disclosure of information

The Policyholder confirms that each Covered Person has provided their consent to the use and disclosure of their personal information for the purposes specified in this Privacy Statement and the Policyholder agrees to provide Us with evidence of the Policyholder's procedures in this regard and to advise Us if any consent has not been obtained.