SchoolCare Insurance

Policy



Attach Schedule of Insurance here

SchoolCare Insurance Policy

In return for payment of the premium stated in the Schedule and subject to the terms and conditions contained in or endorsed on this policy, we agree that if during the period of insurance:

- 1. any of the events referred to in section 1 shall happen to a **nominated person**, **we** will pay the benefit set out in the table of benefits in section 1 and applicable to:
 - a. the standard cover option if that option is shown in the Schedule as having been selected by you; or
 - b. the basic cover option if that option is shown in the Schedule as having been selected by you;
- 2. a **nominated person** suffers **bodily injury** as a result of an accident, **we** will pay the benefits set out in section 2;
- 3. a **nominated person** suffers **bodily injury** as a result of an accident or witnesses an accident as a result of

Special provisions

- 1. If more than one of the events 1 to 47 in the Table of Benefits section happens to a **nominated person** in respect of the same **bodily injury**, **we** will pay:
 - a. only the benefit for event 1 if one of those events includes event 1;
 - b. in all other cases, the benefit for each of those events but up to a total aggregate limit of:
 - i. \$750,000 if the standard cover option is shown in the schedule to have been selected by **you**; or
 - ii. \$275,000 if the basic cover option is shown in the schedule to have been selected by you.
- 2. In respect of events 2 to 16, **we** shall not be obliged to effect settlement until a period of one year has elapsed from the date on which the event occurred and no liability shall attach to Tf-0.05(c Tf-0.05(c Tf-0.4f99096 Tf9

Table of benefits (continued)

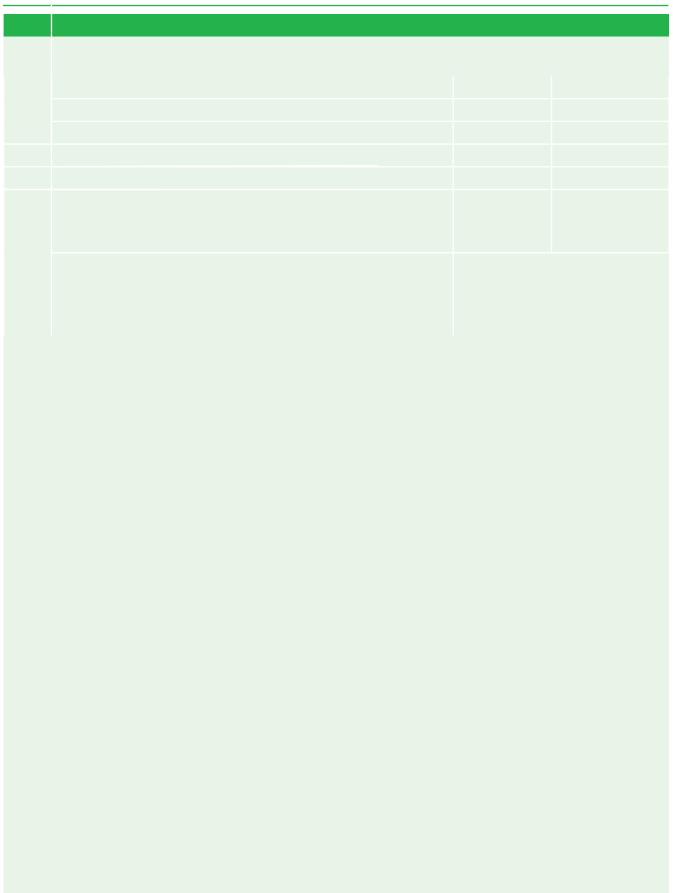


Table of benefits (continued)

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Exclusions We shall not pay benefits in respect of any event referred to in section 1, bodily injury

Important Notice to Policyholder

The information set out above describes the terms and conditions of the contract you have arranged with us. We would like to be sure that you understand the cover provided and that it meets your requirements. If you have any queries, our staff will be happy to give you any further information you may require.

How to Make a Claim

To ensure prompt and simplified processing of your claim, contact us and tell us what has happened. We will tell you the steps that need to be taken to settle your claim.

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