



## Endorsement

### Group Personal Accident & Illness

<b>POLICY NUMBER:</b>	2500012346
<b>INSURED:</b>	Country Fire Service Volunteers Association Inc and the S.A. S.E.S. Volunteers' Association Inc
<b>INSURED PERSON(S):</b>	Members of the Insured including subsidiary or controlled companies now or previously existing or hereafter formed or acquired
<b>EFFECTIVE DATE:</b>	<b>FROM:</b> 4 pm on the 30 <sup>th</sup> September 2021 <b>TO:</b> 4 pm on the 30 <sup>th</sup> September 2022

Notwithstanding anything contained in the Group Personal Accident & Illness PDS JM 09/00064.8 “Policy” to the contrary, the following sections are to be amended:

A. **Age Limitation** in the Policy Schedule is deleted and replaced by:

**Age Limitation:** Between the ages of 16 and 90

B. The **Table of Events** is deleted and replaced by:

#### Table of Events

##### Section A – Capital Benefits

Cover under this Section is included only for the Events specified in the Policy Schedule. The Compensation for each Event is payable as a percentage of the Capital Sum Insured shown in the Policy Schedule.

The Events	The Compensation
Injury as defined, resulting in:	
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent Paraplegia or Quadriplegia	100%
4. Permanent Total Loss of sight of both eyes	100%
5. Permanent Total Loss of sight of one eye	100%
6. Permanent Total Loss of use of two limbs	100%
7. Permanent Total Loss of use of one limb	100%
8. Permanent Total Loss of the lens of both eyes	100%
9. Permanent Total Loss of the lens of one eye	50%
10. Permanent Total Loss of hearing in	
(a) both ears	75%
(b) one ear	30%

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11.	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the entire external body		50%
12.	Permanent Total Loss of use of four fingers and thumb of either hand		80%
13.	Permanent Total Loss of use of four fingers of either hand		50%
14.	Permanent Total Loss of use of one thumb of either hand		
	(a) both joints		30%
	(b) one joint		15%
15.	Permanent Total Loss of use of fingers of either hand		
	(a) three joints		10%
	(b) two joints		7%
	(c) one joint		5%
16.	Permanent Total Loss of use of toes of either foot		
	(a) all – one foot		15%
	(b) great – both joints		5%
	(c) great – one joint		3%
	(d) other than great, each toe		1%
17.	Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	Per tooth	1% (to 10,000 in total for all teeth)
18.	Shortening of leg by at least 5cm		7%
19.	Permanent Partial Disablement not otherwise provided for under Events 8 to 18 inclusive	19.	Such percentage of the Capital Sum Insured as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the Compensation provided under Events 9 to 18. The maximum amount payable under Event 19 is 85% of the Capital Sum Insured shown in the Policy Schedule.

It is further declared and agreed that Event 1: Death in respect of Insured Persons aged 81 years to 90 years shall be limit to \$50,000.

In all other respects this Policy remains unaltered.

**EXTRA PREMIUM:** Nil  
**GST:** Nil  
**STAMP DUTY:** Nil  
**TOTAL:** Nil

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DATE OF ISSUE: 9<sup>th</sup> September 2021

BROKER: JLT Risk Solutions Pty Ltd  
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AIG AUSTRALIA LIMITED

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