

## Certificate of Currency

### Personal Accident

**Our Ref: 151279**

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

<b>INSURED</b>	Australian Recreational Motorists Association Inc
<b>ADDRESS</b>	At and from Sydney, NSW 2000 Australia
<b>SPORT/BUSINESS</b>	Four wheel drive association
<b>TEAMS/MEMBERS</b>	8000 voluntary workers
<b>POLICY NUMBER</b>	151279
<b>PERIOD OF INSURANCE</b>	From: 4.00 pm on 30 June 2024 local standard time To: 4.00 pm on 30 June 2025 local standard time
<b>ABN AND ITC DETAILS</b>	ABN To Be Advised ITC 0.00%
<b>COVER DETAILS</b>	<b>Voluntary Workers – Standard Cover</b>  <b>Section 4.1 Capital Benefits</b> The percentage of this amount which is Payable for each of \$75,000 Events 1 to 14 is set out in the policy  <b>Section 4.2.1 Medical Benefits</b> The percentage of the Medical Expenses covered under this section is 75%  <b>Section 4.2.2 Physio Benefits</b> The percentage of physiotherapy expenses covered under this Section is 75% The excess payable for each claim under Section 4.2 is \$50 Excess The maximum amount payable per claim under Section 4.2 is

\$2,000

#### **Section 4.3.1 Loss of Income**

The amount payable is the lesser of 75% Net Income Lost of \$500 Per Week

#### **Section 4.3.2 Student Allowance**

AS PER POLICY

#### **Section 4.3.3 Domestic Home Help**

AS PER POLICY

The Excess Period under Section 4.3 is 14 Days

The Maximum Benefits Period under Section 4.3 is 52 Weeks

#### **Section 4.4 All benefits excluding 4.4.1**

AS PER POLICY

#### **Section 4.4.1 Injury Assistance**

The maximum amount per claim is \$0 Limit

#### **BUSINESS DESCRIPTION-**

- Recreational Motoring Association and related activities and club related activities.
- Activities include meetings and workshops at national, state and club levels;
- Club day trips and outings, extended trips and tours;
- Static promotional displays and swap meets;
- Fund raising activities (barbecues, social activities, car boot sales and the like);
- Volunteering activities, community assistance events and land manager volunteer working bees (clean ups, track clearing and repairs, fence mending, signage installation, track classification work, weed removal);
- Bushwalks and walking tours;
- 4WD vehicle operation and recovery technique demonstrations;
- Nationally-recognised training (including driving, vehicle recovery, winching, chainsaw maintenance and use, first aid, etc. – delivered by paid and unpaid (volunteers) trainers);
- Camping and campfire cooking, non-timed gymkhanas and navigation trials;
- The use of non-powered watercraft;

- In-club training (including driving, vehicle recovery techniques, camping, using tools and equipment, etc.);
- And any other 4WD associated activities the insured may participate in from time to time.

**POLICY FORM**

Voluntary\_Workers\_Wording\_11.22

**INSURER**

Lloyd's of London  
through Sportscover Aust P/L

**PROPORTION**

100.000%

**POLICY NUMBER**

PMEL99/0120668

Goran Stavreski