



## GROUP POLICY

## GROUP PA - SCHEDULE

**INSURED** THE CSI INCOME PROTECT DISCRETIONARY TRUST AND THE MEMBERS OF THE DISCRETIONARY TRUST  
**QUOTE NO** ANA066507PAD  
**PERIOD OF INSURANCE** From 31 May 2025 4:00pm To 31 May 2026 4:00pm  
**WORDING** QM183 - Group Personal Accident  
**GEOGRAPHICAL LIMITS**  
**AGGREGATE LIMIT OF LIABILITY** \$10,000,000  
For all claims arising from Nuclear, Biological or Chemical Terrorism \$500,000  
We will not pay more than the amount stated below for all claims under Section A arising out of or in connection with  
- Charter Aircraft / Light Aircraft \$1,000,000  
- Helicopter \$1,000,000  
**AGE LIMITS:** 15 to 70 years

### INSURED PERSONS AND BENEFITS

#### CATEGORY 1

**Insured Persons :** Members of the Discretionary Trust and other bodies/persons affiliated and admitted to the scheme and employees declared who have selected Gold plus  
**Time of Operation of Cover :** Cover under this Policy shall apply 24 hours a day whilst the Policy is in force.

**Benefits :**  
Section A : Capital Benefits

<b>Capital Sum Insured</b>	Not insured	Not insured
<b>Broken Bones Sum Insured</b>	\$5,000	Benefits 1 to 8

Section B: Weekly Benefits - Injury & Section C: Weekly Benefits - Illness

	Percentage of pre-disability earnings	Maximum Weekly Benefit	Benefit Period	Excluded Period of Claim
<b>Maximum Weekly Benefits</b>	85.00%	85% of gross weekly basic wage up to the \$2,500 plus applicable superannuation guarantee to a maximum of \$300 per week payable for up to 104 weeks including Worker's Compensation top up	104 Weeks	14 Days

#### CATEGORY 2

**Insured Persons :** Members of the Discretionary Trust and other bodies/persons affiliated and admitted to the scheme and employees declared who have selected Gold  
**Time of Operation of Cover :** Cover under this Policy shall apply 24 hours a day whilst the Policy is in force.

**Benefits :**  
Section A : Capital Benefits

<b>Capital Sum Insured</b>	Not insured	Not insured
<b>Broken Bones Sum Insured</b>	\$5,000	Benefits 1 to 8

Section B: Weekly Benefits - Injury & Section C: Weekly Benefits - Illness

	Percentage of pre-disability earnings	Maximum Weekly Benefit	Benefit Period	Excluded Period of Claim
<b>Maximum Weekly Benefits</b>	85.00%	85% of gross weekly basic wage up to the \$2,000 plus applicable superannuation guarantee to a maximum of \$240 per week payable for up to 104 weeks including Worker's Compensation top up	104 Weeks	14 Days

### INSURED PERSONS AND BENEFITS

#### CATEGORY 3

**Insured Persons :** Members of the Discretionary Trust and other bodies/persons affiliated and admitted to the scheme and employees declared who have selected Silver  
**Time of Operation of Cover :** Cover under this Policy shall only apply 24 hours a day whilst the Policy is in force but no benefit shall be payable for any injury, illness or disease arising out of or whilst the Insured Person(s) is engaging in any employment, profession, business, trade or occupation.

**Benefits :**  
Section A : Capital Benefits

<b>Capital Sum Insured</b>	Not insured	Not insured
<b>Broken Bones Sum Insured</b>	\$5,000	Benefits 1 to 8

Section B: Weekly Benefits - Injury & Section C: Weekly Benefits - Illness

	Percentage of pre-disability earnings	Maximum Weekly Benefit	Benefit Period	Excluded Period of Claim
<b>Maximum Weekly Benefits</b>	100.00%	\$1,000 plus applicable superannuation guaranteed to a maximum of \$120 per week	104 Weeks	14 Days

#### CATEGORY 4

**Insured Persons :** Members of the Discretionary Trust and other bodies/persons affiliated and admitted to the scheme and employees declared who have selected Bronze  
**Time of Operation of Cover :** Cover under this Policy shall only apply 24 hours a day whilst the Policy is in force but no benefit shall be payable for any injury, illness or disease arising out of or whilst the Insured Person(s) is engaging in any employment, profession, business, trade or occupation.

**Benefits :**  
Section A : Capital Benefits

<b>Capital Sum Insured</b>	Not insured	Not insured
<b>Broken Bones Sum Insured</b>	\$5,000	Benefits 1 to 8

	Percentage of pre-disability earnings	Maximum Weekly Benefit	Benefit Period	Excluded Period of Claim
Maximum Weekly Benefits	100.00%	\$700 plus applicable superannuation guaranteed to a maximum of \$84 per week	104 Weeks	14 Days

**BENEFIT EXTENSION**

The availability of the benefit extensions depends on the selection of the benefit Sections. Please refer to the Product Disclosure Statement for further details.

<b>BED CARE BENEFIT</b>	Maximum amount per week :	<b>\$0</b>	Maximum number of weeks :	<b>0</b>
<b>CHAUFFEUR BENEFIT</b>	Maximum amount :	<b>\$0</b>		
<b>CHILDCARE BENEFIT</b>	Maximum amount :	<b>\$0</b>		
<b>COMA BENEFIT</b>	Maximum amount per week :	<b>\$0</b>	Maximum number of weeks :	<b>0</b>
<b>CORPORATE IMAGE PROTECTION</b>	Maximum amount :	<b>\$0</b>		
<b>DEPENDENT CHILD SUPPLEMENT</b>	Amount per child :	<b>\$5,000</b>	Maximum amount per family :	<b>\$15,000</b>
<b>EXECUTOR EMERGENCY CASH ADVANCE</b>	Maximum amount :	<b>\$0</b>		
<b>FUNERAL BENEFIT</b>	Maximum amount :	<b>\$10,000</b>		
<b>HOME ASSISTANCE BENEFIT</b>	Maximum amount per week :	<b>\$250</b>	Maximum number of weeks :	<b>52</b>
<b>INDEPENDENT FINANCIAL ADVICE</b>	Maximum amount :	<b>\$0</b>		
<b>LIFESTYLE MODIFICATION BENEFIT</b>	Maximum amount :	<b>\$10,000</b>		
<b>ORPHAN BENEFIT</b>	Amount per child :	<b>\$0</b>	Maximum amount per family :	<b>\$0</b>
<b>PARTNER RETRAINING BENEFIT</b>	Maximum amount :	<b>\$0</b>		
<b>PRE-TERM LABOUR AND MISCARRIAGE BENEFIT</b>	Maximum amount :	<b>\$0</b>		
<b>REHABILITATION BENEFIT</b>	Maximum amount :	<b>\$25,000</b>		
<b>REPLACEMENT STAFF / RECRUITMENT COSTS</b>	Amount per person :	<b>\$0</b>	Event limit :	<b>\$0</b>
<b>STUDENT TUTORIAL BENEFIT</b>	Maximum amount per week :	<b>\$0</b>	Maximum number of weeks :	<b>0</b>
<b>TERRORISM INJURY BENEFIT</b>	Amount per person :	<b>\$0</b>	Event limit :	<b>\$0</b>
<b>UNEXPIRED MEMBERSHIP BENEFIT</b>	Maximum amount :	<b>\$1,000</b>		

**ENDORSEMENT(S) ATTACHING TO THE POLICY**

**POLICY NO** ANA066507PAD

**This Policy is an excess of loss policy to the CSI Discretionary Trust.**

In the event that either the Any One Event Limit is reached, or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions. Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied.

INDIVIDUAL MEMBER'S DEDUCTIBLE

The first amount 14 days of each and every loss or series of losses arising out of any one event.

DISCRETIONARY TRUST DEDUCTIBLE

\$100,000 any one Event

\$558,400 in the Trust Aggregate (based on 704 Members for 2025-2026)

**Amendment to words with special meanings**

**Act of Terrorism** means the planning, use, or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.

**Commencement date of cover** means the date from which you have continuously been an insured person under this Policy, or another policy held by the insured which provided equivalent cover.

**Nuclear, Biological or Chemical Terrorism** means an Act of Terrorism involving the use of fusion, fission, radiation, biological or chemical weapons.

**Pre-Existing Condition** means any medical condition, side-effect, or symptoms of a condition which you were aware of and for which you have received medical attention, sought or received treatment, undergone tests, or taken prescribed medication for in the six (6) months prior to your commencement date of cover. Pre-Existing conditions also include any chronic, congenital, or degenerative conditions diagnosed and known to, whether currently being treated or not. In the case of medical conditions contributed to or aggravated by such pre-existing conditions, the Weekly Benefit amount and/or the period of disablement will be decreased by the same proportion, which in the view of an independent qualified medical practitioner the pre-existing condition contributed to, or aggravated the new condition.

**The following is added to Additional Benefits applying to the policy****Family Accommodation and Transport Expenses Benefit**

If during the period of insurance:

(a) you sustain an injury; and

(b) are admitted as an in-patient of a hospital:

(i) which is more than one hundred (100) kilometres from your normal place of residence; and

(ii) for a period of more than consecutive 48 hours,

we will pay a benefit for reasonable transport and/or accommodation expenses incurred by your spouse/partner and/or dependent child(ren) to travel to or remain with you.

Costs must be incurred within 60 days from the date of the accident which resulted in your injury. The most we will pay for the accommodation and transport expenses for all insured persons injured in relation to any one event is \$2,400.

**General exclusions applying to the policy**

General exclusions applying to all sections of this policy are deleted and replaced with the following:

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution or insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1 or 2 above.

Under Additional exclusions applying to this Policy, the following exclusion is added:

8. stress-related conditions, psychological conditions, and/or physical fatigue conditions caused by stress-related or psychological conditions, including without limitation depression, neurosis, psychosis, mental or emotional stress or anxiety conditions, or chronic fatigue syndrome, or mental disease and associated disorders, unless you are diagnosed and treated by a qualified Psychologist and/or Psychiatrist.