

## Summary of cover

The cover provides benefits to Mable's independent support workers (insured person) using the Mable platform whilst they are engaged in:

- approved care work;
- direct and uninterrupted travel between the insured person's normal place of residence and an approved care workplace;
- direct and uninterrupted travel between the insured person's last place of paid work and an approved care workplace;
- direct and uninterrupted travel between one approved care workplace and another approved care workplace; and
- activities undertaken during lunchtimes and meal breaks while at an approved care workplace.

The tables below summarise key limits, sub-limits, sums insured and additional benefits applicable to each policy.

### Group General & Products Liability Cover

Period of Insurance: 31/08/2023 to 31/08/2024 at 4pm (AEST)

#### Limits of Liability

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Public Liability - any one Occurrence	\$20,000,000
Products Liability - any one Occurrence and in the aggregate during the Period of Insurance	\$20,000,000
Property in Custody or Control - Any one Occurrence and in the aggregate during the Period of Insurance	\$500,000
Sexual Abuse	Not Insured

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#### Deductibles

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Any one Claim	\$100
Sexual Abuse	Not Insured

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## Group Medical Malpractice Cover

Period of Insurance: 31/08/2023 to 31/08/2024 at 4pm (AEST)

### Limits of Liability

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Any one Claim and in the aggregate during the Period of Insurance \$20,000,000

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Sexual Misconduct Defence Not Insured

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### Sub-Limits

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Statutory Liability Defence Costs \$5,000 any one Independent Support Worker and \$500,000 in the aggregate any one Period of Insurance

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Complaints & Investigation Costs \$100,000 any one Independent Support Worker and \$2,000,000 in the aggregate any one Period of Insurance

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Court Attendance Costs \$100,000 each and every Claim and in the aggregate any one Period of Insurance

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Medicare & Private Health Insurer \$5,000 any one Independent Support Worker and \$50,000 in the aggregate any one Period of Insurance

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Reporting Healthcare Professional \$5,000 any one Independent Support Worker and \$50,000 in the aggregate any one Period of Insurance

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Sexual Misconduct Defence Not Insured

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### Deductibles/Retention

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Any one Claim \$500 - Except for Defamation claims where a \$10,000 any one claim retention will apply

## Group Personal Accident Cover

Period of Insurance: 31/08/2023 to 31/08/2024 at 4pm (AEST)

### Aggregate Limit of Liability

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Any one Accident or Occurrence	\$5,000,000
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Event Coverage	Sums Insured
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1 Accidental Death	\$250,000
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2 Permanent Total Disablement	\$250,000
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3 to 18 Other Permanent Disablement	Prescribed percentage of \$250,000 as shown on page 13-14 of policy document
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19 Weekly Injury Benefit - Temporary Total Disablement	85% of weekly income to a maximum of \$1,000 Excess period - 7 days Benefit period -104 weeks
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21-29 Fractured Bones	Prescribed percentage of up to \$3,000 as shown on page 15 of policy document
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30-34 Bodily injury resulting in Surgery outside Australia	Up to \$5,000
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35-36 Bodily injury resulting in loss or damage to teeth	Up to \$1,000 in total
35. Loss of Teeth, per Tooth	\$250
36. Chipped or broken teeth, per Tooth	\$125

## Additional Benefits

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Accidental H.I.V Infection Benefit	\$10,000
Accommodation & Transport Expenses	Up to \$5,000
Bed Care Benefit	\$500 per week up to a maximum 26 weeks
Carjacking Benefit	Up to \$5,000
Chauffeur Benefit	Up to \$1,500
Childcare Benefit	Up to \$5,000
Coma Benefit	\$145 per day up to 90 days
Dependent Child Supplement	\$5,000 per Dependent Child up to \$15,000
Orphan Benefit	\$10,000 per Dependent Child up to \$30,000
Out of Pocket Expenses Benefit	Up to \$1,500
Personal Vehicle Excess Waiver	Up to \$1,000
Premature Birth/Miscarriage Benefit	\$5,000
Reconstructive or Cosmetic Surgery Benefit	Up to \$20,000
Rehabilitation Benefit	Up to \$10,000
Workplace Assault Benefit	\$2,000

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