

GROUP PERSONAL ACCIDENT POLICY SCHEDULE

Policy Number:	A14110BAA
UMR Number:	B6839A11275FAA
Insured:	Mable Technologies Pty Ltd Attain Healthtech Pty Ltd Mable Administrative Services Pty Ltd Urban You Pty Ltd
Risk Location:	NSW
Insured Persons:	Category A: All nominated members of the Insured Category B: Gardners, Cleaners
Cover Type:	Injury Only
Scope of Cover:	Cover under this Policy shall only apply whilst an Insured Person is engaged in: <ul style="list-style-type: none"> - Approved Health Care Work or Approved Gardening/Cleaning Work; - direct and uninterrupted travel between the Insured Person's normal place of residence and an Approved Health Care Workplace or Approved Gardening/Cleaning Workplace; - direct and uninterrupted travel between the Insured Person's last place of paid work and an Approved Health Care Workplace or Approved Gardening/Cleaning Workplace; - direct and uninterrupted travel between one Approved Health Care Workplace or Approved Gardening/Cleaning Work and another Approved Health Care Workplace or Approved Gardening/Cleaning Workplace; and - activities undertaken during lunchtimes and meal breaks while at an Approved Health Care Workplace or Approved Gardening/Cleaning Workplace. <p>The Effective Period of Cover ends at the conclusion of each of the above specified periods.</p> <p>There is no Effective Period of Cover during any times other than the five periods specified above.</p> <p>An Insured Person's Effective Period of Cover will also be terminated on the earlier of:</p> <ul style="list-style-type: none"> • the time they cease to be an Insured Person; • the time the Policyholder requests that such Insured Person no longer has access to benefits under the Policy; • the date the Policy ends in accordance with the Policy or law (for example, when the Period of Insurance ends, the Policy is not renewed or is cancelled).
Maximum Age Limit:	90 years old
Geographical Limits:	Australia
Policy Period:	31 August 2024 to 31 August 2025 at 4pm AEST Both Local Standard Time at the address of the Insured
Currency:	AUD

SECTION 1 - PERSONAL ACCIDENT & SICKNESS

PART A

Category A:

Accidental Death (Event 1):	\$250,000	Insured Persons with Dependents
	\$150,000	Insured Persons without Dependents
Capital Benefits (Events 2 - 19):	\$250,000	Insured Persons with Dependents
	\$150,000	Insured Persons without Dependents

Category B:		
Accidental Death (Event 1):	\$50,000	Insured Persons with Dependents
	\$20,000	Insured Persons without Dependents
Capital Benefits (Events 2 - 19):	\$50,000	Insured Persons with Dependents
	\$20,000	Insured Persons without Dependents

PART B - Weekly Injury

Category A:		
Percentage of Salary:	85%	
Maximum Weekly Benefit	\$1,300	
Maximum Benefit Period:	104 weeks	Insured Persons aged up to including 59 years of age
	52 weeks	Insured Persons aged 60 to 65 years of age
	26 weeks	Insured Persons aged 66 to 90 years of age
Waiting Period:	7 consecutive days	

Category B:		
Percentage of Salary:	85%	of Income substantiated by earnings under Urban You only
Maximum Weekly Benefit	\$1,300	
Maximum Benefit Period:	104 weeks	Insured Persons aged up to including 59 years of age
	52 weeks	Insured Persons aged 60 to 65 years of age
	26 weeks	Insured Persons aged 66 to 90 years of age
Waiting Period:	7 consecutive days	

PART C

Injury Resulting in Surgery: \$5,000

PART D - Weekly Sickness

Percentage of Salary:	Nil
Maximum Weekly Benefit	Nil
Maximum Benefit Period:	Nil
Waiting Period:	Nil

PART E

Sickness Resulting in Surgery: Nil

PART F

Injury Resulting in Fractured Bones: \$3,000

PART G

Injury Resulting in Damage to Teeth: \$1,000

SECTION 2 ADDITIONAL WELLBEING

Accidental HIV Infection:	\$10,000	
Accommodation and Transport Benefit:	\$5,000	
Childcare Benefit:	\$5,000	
Coma Benefit:	\$145	per day for a maximum of 90 days
Dependent Child Benefit:	\$5,000	per child up to a maximum of \$15,000
Domestic Help Benefit:	\$250	per week for a maximum of 52 weeks
Education Fund Benefit:	\$5,000	per child to a maximum of \$15,000 per family
Home Care Benefit:	\$10,000	
Home Nursing Expenses:	\$10,000	
Hospitalisation Waiting Period Waiver:	Included	
Independent Financial Advice:	Nil	
Modification Benefit:	\$15,000	
Orphan Benefit:	\$10,000	per child to a maximum of \$30,000 per family
Rehabilitation Benefit:	\$10,000	
Spouse/Partner Retraining Benefit:	\$15,000	
Student Tutorial Benefit (up to):	\$250	per week for a maximum of 52 weeks
Unexpired Membership Benefit:	Nil	

SECTION 3 - CORPORATE PROTECTION

Chauffeur Benefit:	\$1,500
Corporate Image Protection:	Nil
Funeral Expenses:	Nil
Replacement Staff/Recruitment Costs:	Nil
Workplace Assault Benefit:	\$2,000
Workplace Modification Benefit:	Nil
Workplace Trauma Benefit:	\$2,000

AGGREGATE LIMIT OF LIABILITY

Any One (1) Event:	\$5,000,000
Non-Scheduled Flights	Nil

BROKER AND INSURER

Broker:	HMD Insurance Pty Ltd
Security details:	Canopus Asia Pte Ltd t/as Canopus Australia & Pacific
Wording:	Canopus Group Personal Accident Wording 03_07_23 v03

ENDORSEMENTS

1) Adjustable Premium Basis

It is hereby declared and agreed that the Minimum and Deposit Premium is adjustable upwards only on the total number of hours of Approved Care Work and Approved Gardening/Cleaning Work invoiced during the Period of Insurance at the agreed rate of \$0.05693 in respect of every hour of Approved Care Work and Approved Gardening/Cleaning Work invoiced in excess of 6,500,000 hours. All other terms and conditions of the Policy remain unchanged.

2) Bed Care Benefit Endorsement

If an Insured Person sustains an Injury for which benefits are payable under Events 20 or 21, we will pay up to \$500 per week when the Insured Person remains a bed care patient beginning with the second day of confinement. The maximum period we shall pay is 26 weeks. All other terms and conditions of the Policy remain unchanged.

3) Out of Pocket Expenses Endorsement

It is hereby noted and agreed that where an Insured Person is entitled to claim a Benefit, We will pay a Benefit for actual out of pocket expenses incurred as a direct result of their disablement to a maximum lump sum limit of \$2,000, subject to the treating Doctor stating such expenses are necessary. All other terms and conditions of the Policy remain unchanged.

4) Personal Vehicle Excess Waiver Endorsement

If during the Period of Insurance and whilst engaged in Approved Health Care Work within the Scope of Cover set out on this Policy Schedule, an Insured Person suffers:

1. theft of their personal motor vehicle; or
2. damage to their personal motor vehicle whilst driving whilst on Approved Health Care Work authorised by and on behalf of the Insured, within the Scope of Cover set out on this Policy Schedule, we will reimburse the Insured Person, following payment of their prescribed excess, for:
 - a) the prescribed excess paid under the Insured Person's comprehensive motor vehicle policy of insurance relative to the loss or damage to the Insured Person's personal motor vehicle and which is not legally recoverable from any other source;
 - b) the actual costs paid for any repairs to the vehicle should they be less than the prescribed excess applicable under the Insured Person's comprehensive motor vehicle policy of insurance relative to the damage to the Insured Person's personal motor vehicle and which is not legally recoverable from any other source; The maximum amount We will pay in respect to any one event involving an Insured Person's personal motor vehicle is \$1,000 for (a) and (b) above as a combined maximum limit.

Condition applicable to Personal Vehicle Excess Waiver

In the event of a claim with respect to an Insured Person's personal motor vehicle, the insured person must supply Us with receipts (or copies) for the amount of the claim or excess paid and the name of the company which carried out the repairs on the Insured Person's personal motor vehicle.

Exclusions applicable to Personal Vehicle Excess Waiver

In addition to the General Exclusions Applicable to all Sections of the Policy on page 27 of the Policy Wording, We will not be liable for any claims arising from:

- i. any use of the Insured Person's personal motor vehicle that is in violation of the terms of the applicable comprehensive motor vehicle insurance policy;
- ii. the Insured Person being in charge of their personal motor vehicle whilst under the influence of alcohol or a drug not prescribed by and taken in accordance with instruction by a Doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;
- iii. the illegal or criminal use of an Insured Person's personal motor vehicle by You or an Insured Person;
- iv. the use of the an Insured Person's personal motor vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
- v. any vehicle that is not comprehensively insured.

All other terms and conditions of the Policy remain unchanged.

5) Workplace Assault Benefit Endorsement

It is hereby declared and agreed that Workplace Assault Benefit is deleted and replaced with the following:

If an Insured Person sustains a Bodily Injury resulting in a benefit being paid under Events 19 or 20 as a result of an unprovoked assault whilst in the course of their duties on behalf of the Policyholder, We will pay the Insured Person the amount shown in the Policy Schedule – Workplace Assault Benefit. All other terms and conditions of the Policy remain unchanged.

6) Capital Benefits Endorsement

It is hereby declared and agreed that Section 1, Part A, Capital Benefits Events 2-19 are Nil in respect of Insured Persons over the age of 65. All other terms and conditions of the Policy remain unchanged.

7) Definitions Endorsement

Definition of Approved Health Care Work

It is hereby declared and agreed that Approved Health Care Work means complimentary meet and greet services and work arranged and invoiced through the Insured's mable.com.au website involving home care and community care services. Approved Health Care Work excludes any activity undertaken by an Independent Support Worker outside of such an arrangement.

Definition of Approved Gardening/Cleaning Work

It is hereby declared and agreed that Approved Gardening/Cleaning Work means gardening or cleaning work arranged and invoiced through the Insured's mable.com.au website involving gardening and cleaning services. Approved Gardening/Cleaning Work excludes any activity undertaken by an Independent Support Worker outside of such an arrangement.

Definition of Independent Support Worker

It is hereby declared and agreed that Independent Support Worker means an individual natural person or company or other entity whom the Policyholder notifies to Us for the Period of Insurance as a person providing Approved Health Care Work and who:

1. has not been referred to Us for individual underwriting; or
2. has been referred to Us for individual underwriting and has been accepted by Us as an Insured Person.

Definition of Approved Health Care Workplace

It is hereby declared and agreed that Approved Health Care Workplace means a location at which the Insured Person conducts Approved Health Care Work.

Definition of Approved Gardening/Cleaning Workplace

It is hereby declared and agreed that Approved Gardening/Cleaning Workplace means a location at which the Insured Person conducts Approved Gardening/Cleaning Work.

All other terms and conditions of the Policy remain unchanged.

8) Cyber Incident Endorsement and Cyber Act Exclusion (Wholesale Personal Accident & Illness)

This Policy does not provide cover under any circumstances for any Injury arising directly or indirectly from any Cyber Act.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- 1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- 1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by you or any other party.

LMA5417 28 February 2020

All other terms and conditions of the Policy remain unchanged.

INSURER DETAILS

"THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the premium shown in the schedule, Canopus Syndicate 4444 at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate of Insurance.

You or your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the In accepting this insurance, the Underwriters have relied on the information and statements that you have provided on the proposal form

Terms & Conditions

- 1) Credit Terms: 60 days from inception
- 2) Reference: Schedule Attached
- 3) Line Size: 100% - KG - Syndicate 4444

ADDENDUM

Canopus Asia Pte Ltd trading as Canopus Australia & Pacific

General Expectations

- 1 Canopus aims to provide all our Australian and New Zealand clients with a high standard of service, be it through transparent underwriting or prompt claims handling. Our team is available to discuss your risks, the coverage provided or any specifics you need clarification on.
- 2 We take all legal, licensing and regulatory requirements seriously and have policies and procedures in place to comply with these requirements. Please refer to our published policies here: <https://www.canopus.com/insurance/apac/#canopus-apac-australia-pacific>.
- 3 We expect and wish to uphold all suppliers and intermediaries that we work with to a similar high standard, and this applies to your selected intermediary who will be acting for and on your behalf. This shall include but not limited to the following obligations:
 - 3.1. Compliance with all applicable legal, licensing and regulatory requirements at all times;
 - 3.2 Have professional indemnity cover that is renewed annually and meets the minimum coverage limits prescribed by the relevant regulator;
 - 3.3 Where the intermediary holds monies due to be paid to us or to the insured (you), ensure that the monies are held in its client monies account, which should be a separate trust account, established and maintained in accordance with all applicable laws and regulations;
 - 3.4 Ensure that all premiums collected from you (the insured) are remitted to us timely and within the credit terms to ensure no disruption to insurance coverage;
 - 3.5 Notify us immediately if there is any change in the regulatory status of the intermediary including if the regulator suspends, cancels, withdraws the intermediary's licence or authorisation status;
 - 3.6 Notify us promptly of any complaints received by the intermediary in relation to the products and services offered by us (please refer to our Complaints policy here);
 - 3.7 Take all reasonable steps to ensure that all personal data of the insured (you) is adequately protected against unauthorised or unintended access, collection, use, disclosure, copying, modification, disposal or similar risks, and notify us immediately if the intermediary becomes aware of a potential or actual personal data breach under the Privacy Laws in Australia and/or New Zealand;
 - 3.8 Safeguard all confidential information received in relation to the product or service offered by us; and
 - 3.9 For business relating to consumer insurance contracts (as defined under the Corporations Act) which has a Target Market Determination (TMD), ensure that the distribution of the insurance product is at all times consistent with the TMD and report to us in writing if the intermediary becomes aware of a significant dealing (as defined under ASIC Regulatory Guide 274).
4. If you or your selected broker would like to seek any clarification on your dealings with Canopus or want to provide feedback on how we can improve, please contact the relevant Underwriter.