

Policy Schedule

Group Personal Accident Only

Insured:	Go People Pty Ltd
Policy Number:	A17243AAA
UMR Number:	B6839A11275HAA
Insured Persons:	All Delivery Partners, as defined below. Delivery Partner means an individual who provides pick up and delivery services at the request of a third party in connection with the Go People Platform by driving a vehicle.
Period of Insurance:	From: 1 March 2026 at 4:00pm local standard time To: 1 March 2027 at 4:00pm local standard time at the Insured's Australian head office
Broker:	HMD Insurance Pty Ltd
Scope of Cover:	Cover under this Policy starts at the time the Delivery Partner accepts a delivery request and ends fifteen (15) minutes after the delivery of the order to the customer or cancellation of the order, whichever is earlier. There is no cover provided under the Policy for the Insured Persons at any other time, including between Go People deliveries.
Territorial Limits:	Australia wide
Policy Wording:	Canopus, Group Personal Accident Only GPAO032025
Security:	Certain Underwriters at Lloyd's, led by Canopus Managing Agents Ltd, Syndicate 4444
Order Hereon:	100%
Canopus Participation:	100%

Schedule of Benefits

Maximum Age Limit: (sub-limits may apply)	70 years
Minimum Age Limit: (sub-limits may apply)	15 years
Aggregate Limit of Liability:	\$5,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	Nil
Policy Currency	AUD

Lump Sum Benefits	Amount
Death and Capital Benefits	\$100,000
Fractured Bones Benefit	\$3,000
Injury Resulting in Surgery Benefit	Nil
Loss of Teeth or Dental Procedures Benefit	\$1,000
Limit per Tooth	\$250
Accidental HIV Infection Lump Sum Benefit	\$10,000
Cosmetic and Reconstructive Surgery Benefit	Nil
Executor Expenses Benefit	Nil
Air or Road Rage Benefit	Nil
Carjacking Benefit	Nil
Premature Childbirth/Miscarriage Benefit	Nil
Prosthetic Limbs and Eye Benefit	Nil
Terrorism Injury Benefit	Nil
Trauma Counselling Benefit	\$2,000
Dependent Child Supplement Benefit	\$15,000
Maximum payable per Dependent Child	\$5,000
Orphaned Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Weekly Benefits	
Weekly Injury Benefit	\$750
Income Limitation	85%
Deferral Period	7 days
Maximum Benefit Period	104 weeks
Coma Benefit	\$18,000
Daily Benefit	\$100
Other Benefits Consequent Upon an Injury	
Family Accommodation and Transport Expenses Benefit	\$2,000
Bed Care Benefit	\$9,000
Daily Benefit	\$100
Childcare Services Benefit	\$5,000
Domestic Help Expenses Benefit	\$250 per week
Excess Period	7 days

Maximum Benefit Period	26 weeks
Education Fund Benefit	\$15,000
Maximum payable per Dependent Child	\$5,000
Home, Workplace and Vehicle Modification Benefit	\$15,000
Retraining and Rehabilitation Benefit	\$10,000
Student Tutorial Benefit	\$250 per week
Excess Period	7 days
Maximum Benefit Period	26 weeks
Unexpired Membership Benefit	Nil
Out of Pocket Expenses Benefit	\$2,000
Partner Employment Training Benefit	\$15,000
Driver Services Benefit	\$1,500
Financial Advice Benefit	Nil
Corporate Image Protection Benefit	Nil
Funeral Expenses Benefit	\$5,000

Signature / Stamp:



Date of Signature / Stamp: 3 March 2026

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.