Policy Schedule

Group Personal Accident Only

Insured:	Mable Technologies Pty Ltd Attain Healthtech Pty Ltd Mable Administrative Services Pty Ltd Urban You Pty Ltd
Policy Number:	A14110DAA
UMR Number:	B6839A11275HAA
Insured Persons:	Category A: All nominated members of the Insured Category B: All nominated gardeners and cleaners
Period of Insurance:	From: 31 August 2026 at 4:00pm local standard time To: 31 August 2027 at 4:00pm local standard time at the Insured's Australian head office
Broker:	HMD Insurance Pty Ltd
Scope of Cover:	Category A The coverage afforded by this Policy shall only apply whilst an Insured Person is: 1. Approved Health Care Work; 2. Direct and uninterrupted travel between the Insured Person's normal place of residence and an Approved Health Care Workplace; 3. Direct and uninterrupted travel between the Insured Person's last place of paid work and an Approved Health Care Workplace; 4. Direct and uninterrupted travel between one Approved Health Care Workplace and another Approved Health Care Workplace; and 5. Activities undertaken during lunchtimes and meal breaks while at an Approved Health Care Workplace. The coverage ends at the conclusion of each of the above specified periods. Category B The coverage afforded by this Policy shall only apply whilst an Insured Person is: 1. Approved Gardening or Cleaning Work; 2. Direct and uninterrupted travel between the Insured Person's normal place of residence and an Approved Gardening or Cleaning Workplace. 3. Direct and uninterrupted travel between the Insured Person's last place of paid work and an Approved Gardening or Cleaning Workplace; 4. Direct and uninterrupted travel between one Approved Gardening or Cleaning Workplace and another Approved Gardening or Cleaning Workplace; and 5. Activities undertaken during lunchtimes and meal breaks while at an Approved Gardening or Cleaning Workplace. The coverage ends at the conclusion of each of the above specified periods.
Territorial Limits:	Australia wide

Policy Wording:	Canopius, Group Personal Accident Only GPAO032025
Security:	Certain Underwriters at Lloyd's, led by Canopius Managing Agents Ltd, Syndicate 4444
Order Hereon:	100%
Canopius Participation:	100%

Schedule of Benefits

Maximum Age Limit: (sub-limits may apply)	90 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**
Category A	
Death and Capital Benefits - Insured Persons with Dependents	$250,000
Death and Capital Benefits - Insured Persons without Dependents	$150,000
Category B	
Death and Capital Benefits - Insured Persons with Dependents	$50,000
Death and Capital Benefits - Insured Persons without Dependents	$20,000
Fractured Bones Benefit	$3,000
Injury Resulting in Surgery Benefit	$5,000
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	
Category A	
Weekly Injury Benefit	$1,300
Income Limitation	85%
Deferral Period	7 days
Maximum Benefit Period - Insured Persons aged up to 59 years	104 weeks
Maximum Benefit Period - Insured Persons aged between 60 to 65 years	52 weeks
Maximum Benefit Period - Insured Persons aged between 66 to 90 years	26 weeks
Category B	
Weekly Injury Benefit	$1,300

Income Limitation	85% of Income substantiated by earnings under Urban You
Deferral Period	7 days
Maximum Benefit Period - Insured Persons aged up to 59 years	104 weeks
Maximum Benefit Period - Insured Persons aged between 60 to 65 years	52 weeks
Maximum Benefit Period - Insured Persons aged between 66 to 90 years	26 weeks
Coma Benefit	$13,500
Daily Benefit	$150
Other Benefits Consequent Upon an Injury	
Family Accommodation and Transport Expenses Benefit	$5,000
Bed Care Benefit	$18,000
Daily Benefit	$100
Childcare Services Benefit	$5,000
Domestic Help Expenses Benefit	$250 per week
Excess Period	7 days
Maximum Benefit Period	52 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	52 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	Nil

Endorsement Limits	**Amount**
Personal Vehicle Excess Waiver Benefit	$1,000
Workplace Assault Benefit	$2,000

Endorsements attaching to and forming part of this Policy are as follows:

Endorsements
Death and Capital Benefits Endorsement It is hereby declared and agreed that Section Lump Sum Benefits – Death and Capital Benefits are Nil in respect of Insured Persons aged over 65 years. In all other respects the Policy remains unaltered.
Personal Vehicle Excess Waiver Benefit 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 shown in the Policy Schedule for (a) and (b) above as a combined maximum limit. **Condition applicable to Personal Vehicle Excess Waiver Benefit** 1. 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 Benefit** In addition to the General Exclusions 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 Medical Practitioner 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. In all other respects the Policy remains unaltered.
Workplace Assault Benefit If, during the Period of Insurance and within the Scope of Cover, an Insured Person suffers an Injury as a result of an Unprovoked Assault whilst at the Insured's premises or the Insured Person's Approved Health Care

Workplace or Approved Gardening or Cleaning Workplace, We will pay the amount shown in the Policy Schedule for 'Workplace Assault Benefit'.

The maximum amount payable for this Benefit for any one (1) Insured Person is the amount shown in the Policy Schedule for 'Workplace Assault Benefit'.

The following Conditions and Exclusions apply in addition to the General Conditions, Exclusions and Limitations, unless specifically stated otherwise.

Conditions of the Workplace Assault Benefit

1. The Insured Person must report the Unprovoked Assault to the police or other appropriate authority as soon as practicable after the Event and provide Us with a copy of the written report from the same.

Exclusions applicable to the Workplace Assault Benefit

Only General Exclusions apply.

For the purposes of this endorsement the following definition applies:

Unprovoked Assault means a violent act committed against an Insured Person by a person or persons unknown at the time, but excludes an Air or Road Rage Incident or a Carjacking.

In all other respects the Policy remains unaltered.

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 or Cleaning Work

It is hereby declared and agreed that Approved Gardening or 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 or 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 Insured 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 or Cleaning Workplace

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

In all other respects the Policy remains unaltered.

Signature / Stamp:



Date of Signature / Stamp: 26 August 2026

Addendum

Canopius Asia Pte Ltd trading as Canopius Australia & Pacific
General Expectations

1. Canopius 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.canopius.com/insurance/apac/#canopius-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 Canopius or want to provide feedback on how we can improve, please contact the relevant Underwriter.