

# PERSONAL ACCIDENT

## Summary of Terms

OUR REF: 035919

### JLT CONTACT DETAILS:

**Name:** Local Community Insurance Services / Abby Vyas  
**Direct Dial:** 1300 853 800  
**Facsimile:**  
**Email:** insurance@lcis.com.au / Abby.Vyas@jlta.com.au

**INSURED** Guildhouse Inc for and on behalf of Guildhouse Accredited and Allied members

**ABN AND ITC DETAILS** ABN To Be Advised ITC 0.00%

**BUSINESS** Principally Artists including Property Owners/Occupiers and any other incidental occupation.

**GEOGRAPHICAL SCOPE** Worldwide

**GOVERNING LAW OF CONTRACT** Australian

**PERIOD OF INSURANCE** From: 31 May 2023 at 4 PM Local Time (SA).  
 To: 31 May 2024 at 4 PM Local Time (SA). **INSURED PERSON(S)** Visual artists, curators, administrators. Installers and similar in the Accredited and Allied membership categories.

**SCOPE OF COVER** The coverage afforded by this Policy provides worldwide 24 hour 365 day protection, excluding time on any other employment other than the visual arts practice and excluding travel to and from such employment.

SCHEDULE OF BENEFITS	Insured Events (as per Policy)	Each Insured Person
	Death and Capital Benefits	\$50,000
	Income Multiplier	7
	Weekly Injury Benefit	\$1,000
	Income Limitation	100%
	Deferral period	7 Days
	Deferral period (Any Form of Sport)	28 Days

Benefit Period	52 Weeks
Benefit Period (Insured Persons aged 70 and over)	26 weeks
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$2,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Bed Care Benefit	\$700
Daily Benefit	\$50
Benefit Period	14 Days
Childcare Benefit	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit	\$15,000
Dependent Child Supplement Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Driver Services Benefit	\$5,000
Education Fund Benefit	\$15,000
Maximum payable per Dependent Child	\$5,000
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$5,000
Home and Vehicle Modification Benefit	\$10,000
Orphaned Benefit	\$30,000
Maximum payable per Dependant Child	\$10,000
Partner Training Benefit	\$10,000
Retraining and Rehanilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	\$1,000
Workplace Assault Benefit	\$2,500
Workplace Trauma Benefit	\$2,500
Funeral Expenses Benefit	\$10,000
Expense Limitation	100%

**AGGREGATE LIMIT  
OF LIABILITY**

Aggregate Limit of Liability	\$5,000,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights	\$1,000,000
Minimum Age Limit (sub-limits may apply)	15
Maximum Age Limit (sub-limits may apply)	80

**POLICY WORDING  
AND CONDITIONS**

GPAS 09042021

**Client Specific Endorsements**

It is hereby declared and agreed the Deferral Period for recreational sport injuries is amended to 28 days.

**Funeral Expenses Benefit**

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Persons Death and subsequently the deceased Insured Person's estate incurs reasonable Funeral Expenses, being;

a) all reasonable funeral, burial or cremation and associated expenses; or

b) all reasonable expenses incurred in transporting the Insured Person's body, mortal remains or ashes to a place nominated by the deceased Insured Persons estate;

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

**Compensation**

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Funeral Expenses Benefit".

**Conditions**

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

**Exclusions**

No specific exclusions apply to this Benefit, only the General Exclusions.

<b>INSURER</b>	<b>PROPORTION</b>	<b>POLICY NUMBER</b>
Tokio Marine & Nichido Fire Insurance Co through Accident & Health Intl Underwriting P/L	100.000%	ATA5569473PAD

**REMARKS** Please refer to your policy document for details of Terms, Conditions and Exclusions.