



BRIDGE AWARD PROGRAM APPENDIX

Attaching to Policy Number QG0044

Agency - Department of Education – Bridge Award Program

It is hereby declared and agreed that the Agency will not be liable for claims in respect to personal injury or property damage arising out of or caused by, through or in connection with:

- Parachuting;
- Flying Aircraft;
- Hang Gliding;
- Hot Air Ballooning;
- Sky Diving;
- Pilot Training;
- Air Training Cadets;
- Naval Reserve Cadets;
- Army Cadets;
- Go Karting;
- Participation in real Country Fire Service activities or situations;
- Participation in real State Emergency Services activities or situations.

General Liability Section

- QGIF will cover the Agency for all amounts which the Agency becomes legally liable to pay as either compensation for personal injury and property damage as a result of an Occurrence in connection with the Agency's activities and occurring during the Period of Insurance
- Situation - Anywhere in Australia.
- Deductible - \$5,000.

Personal Accident & Illness Section

- QGIF will pay on behalf of the Agency, compensation for Injury to a Volunteer, Board and/or Committee Member or Participant as a result of an Occurrence during the Period of Insurance while acting in their official capacity as a Volunteer, Board and/or Committee Member or Participant of the Agency. Age categories apply as follows:
 Category A – Persons aged 11.5 to 18 years.
 Category B – Persons aged 18 to 70 years.
 Category C – Persons aged over 70.
- Death Benefit
 Category A - \$30,000
 Category B - \$50,000
 Category C - \$10,000
- Weekly loss of income benefit for Temporary Total Disablement*
 Category A - 90% of income to a maximum of \$250
 Category B - 90% of income to a maximum of \$1,000
 Category C - No Benefit

Weekly loss of income limited to a maximum of 104 weeks.

*Temporary Total Disablement means the inability to engage in usual occupational duties. Must be supported by medical evidence.

QGIF reserves the right to obtain independent medical opinion.

- Non-Medicare Benefits - any one claim as follows:
 Category A - \$10,000
 Category B - \$10,000
 Category C - \$5,000

Deductible - \$50 Non-Medicare Benefits.

- Domestic Home Help Allowance for Non-income earners - \$200 per week, maximum 26 weeks.
- Student Allowance - \$1,000 per week for a maximum of 104 weeks.
- Accident Rehabilitation - after 26 weeks, an additional 50% of the weekly benefit.
- Funeral Expenses \$3,000 any one claim.
- Home or car renovation following paraplegia or quadriplegia - \$3,500 per claim.
- Out of pocket expenses - \$1,000.