



MASTER POLICY POLICY SCHEDULE
ARAG PRIVATE UFU LEGAL EXPENSE INSURANCE POLICY

This Master Policy Schedule forms part of Your Master Policy which includes the terms and conditions set out in the attached Policy wording and each Certificate of Insurance.

The Master Policy will expire at midnight on the date shown under Period of Insurance below.

Each Insured should:

1. Check the Limit of Indemnity and other details as shown on each Certificate of Insurance and read the terms and conditions of the Policy wording to understand what an Insured is covered for. If any changes are required, please advise Us.
2. Read the section titled 'Important information' under the terms and conditions of the Policy wording.

Cover type	PRIVATE UFU LEGAL EXPENSE INSURANCE
Master Policy number	202404-0005
Policyholder:	Alternative Risk Management Services Pty Ltd as trustee of the United Firefighters Union of Australia - Victoria Branch Discretionary Trust
Period of Insurance	08/03/2025 to 08/03/2026 at 4:00 pm local Standard time
Retroactive date	For cover for an Insured and their Family the later of (a) 01/04/2024, (b) the date the Insured became a member of the United Firefighters Union of Australia – Victoria Branch, and (c) the date an Insured became entitled to benefits under the United Firefighters Union of Australia - Victoria Branch Discretionary Trust
Insurer	HDI GLOBAL SPECIALTY SE - AUSTRALIA ABN: 58 129 395 544 : AFSL: 458776
Insured	Each person named as an Insured (including their Family) in a Certificate of Insurance that references the Master Policy number.
Policy wording	90-W-002ufu_07.2024 ARAG Private UFU Policy Wording ("Policy")
Territorial scope	Australia (jurisdiction and residency)
Definitions	Terms defined in the Policy have the same meaning in the Master Policy Schedule unless otherwise stated.
Limit of Indemnity	\$25,000 any one Claim, for an Insured as shown on each Certificate of Insurance issued under this Master Policy and their Family for all Claims during the Period of Insurance.
Aggregate Limit of Indemnity	\$50,000 in the aggregate for all Claims during the Period of Insurance, as shown on each Certificate of Insurance issued under this Master Policy
Master Policy Annual Aggregate Limit of Indemnity	\$5,000,000 for all Claims made by all Insureds (including Family) under the Master Policy during the Period of Insurance.
Excess	\$500, or as shown on each Certificate of Insurance issued under this Master Policy
Premium	As calculated using the premium table provided



Insured Events	1. Personal Injury	Covered
	2. Property & goods	Covered
	3. Tax protection	Covered
	4: Family law disputes	Covered for ten hours of total consultation up to a maximum of two legal disputes during the Period of Insurance only
	5. Consumer contract disputes	Covered
	6: Tenancy disputes	Covered
	7: Identity theft	Covered
	8: Online identity theft	Covered

ARAG Private UFU Legal Expense - Insured Events	Limit of Indemnity (per any one Claim)	Excess	Waiting period	Value of litigation
1. Personal Injury	\$25,000	\$500	N/A	N/A
2. Property & goods	\$25,000	\$500	N/A	N/A
3. Tax protection	\$25,000	\$500	N/A	N/A
4: Family law disputes	Ten hours of total consultation up to a maximum of two legal disputes during the Period of Insurance	Nil	N/A	2 Claims any one Period of Insurance
5: Consumer contract disputes	\$25,000	\$500	N/A	\$2,000 including GST minimum disputed amount
6. Tenancy disputes	\$25,000	\$500	N/A	N/A
7. Identity theft	\$25,000	\$500	N/A	N/A
8: Online identity theft	\$1,500	Nil	N/A	\$5,000 in the aggregate for all Claims during the Period of Insurance under Insured Event 8
Maximum Limit of Indemnity	per Insured (including members of their Family), \$50,000 in the aggregate for all Claims during the Period of Insurance of the Insured and their Family.			



Endorsements	<p>Master Policy Endorsement</p> <p>Despite anything contained elsewhere in the Policy, the following endorsement is added and applies as follows:</p> <ol style="list-style-type: none"> 1. This Policy is a Master Policy. As a Master Policy, the Policyholder has purchased this Policy for the benefit of an Insured. The Policyholder does not receive or obtain any benefit under this Policy unless they are expressly stated as an Insured. 2. A Policyholder is able to nominate a person (or party) as an Insured by way of written declaration to Us. That person (or party) will be deemed an Insured only after they have been accepted as such by Us and will be issued with a Certificate of Insurance that references: <ol style="list-style-type: none"> (a) the person (or party) as an Insured; and (b) the Master Policy number (per above). 3. An Insured is not covered for any Legal Costs & Expenses in respect of any Claim arising from or relating to any circumstances or disputes that occurred before the Retroactive Date. 4. The "Master Policy Annual Aggregate Limit of Indemnity" is the maximum limit of indemnity for all Claims under this Master Policy during the Period of Insurance. The Master Policy Annual Aggregate Limit of Indemnity is shown on the Master Policy Schedule that is only issued to the Policyholder. 5. Unless We have received written authorisation from an Insured stating otherwise, a Policyholder is only entitled to high-level information about an Insured's Claim. That high-level information is limited to the date of loss, notification date, approximate cost of a Claim and, if there is a complaint in relation to the Claim, a high-level chronology of how the Claim was handled. 6. Unless its directly relevant to their cover under this Master Policy, an Insured is not entitled to any information about this Master Policy or any other Insured. 7. All Our notices will be only issued to: <ol style="list-style-type: none"> (a) where the Policyholder has appointed an appropriately licensed insurance broker as their agent, their insurance broker; or (b) where the Policyholder has not appointed an appropriately licensed insurance broker as their agent, the Policyholder. <p>An Insured will not receive any notice from Us unless it's in relation to a claim specifically for that Insured.</p> <p>Other than set out above, the terms, conditions, exclusions and limitations contained in the Policy remain unaltered.</p>
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Disclaimer: ARAG Services Australia Pty Ltd (ABN 14 627 823 198) (ARAG) has been granted delegated authority by the Insurer to enter into, vary or cancel policies and handle claims on their behalf. In providing these services, ARAG acts on behalf of the Insurer and not as Your agent. ARAG is authorised to provide financial services in accordance with its Australian Financial Services Licence (AFS Licence number 513547). Any advice provided by ARAG in relation to this product is general in nature and does not take into account Your individual circumstances. The Insurer is detailed in Your Policy documents. All enquiries should be addressed to ARAG.

Any advice contained in this document is general advice only and has been prepared without considering Your individual objectives, financial situation or needs. Before purchasing or renewing a product We recommend that You consider if it is suitable for Your circumstance and read the Policy terms and conditions.