

GROUP PERSONAL ACCIDENT AND SICKNESS INSURANCE

CERTIFICATE OF INSURANCE

effected through Arch Underwriting at Lloyd's (Australia) Pty Ltd
("Service Company Coverholder")

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the Premium shown in the Schedule, Certain Underwriters at Lloyd's have agreed to insure you, in accordance with the policy wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Service Company Coverholder shown above. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided in the submission. You should read this Certificate carefully and if it is not correct contact the Service Company Coverholder or your broker. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.

SCHEDULE

POLICY NUMBER:	P0023128AH2025AU02
POLICY HOLDER:	Alternative Risk Management Services Pty Ltd as trustee for The United Firefighters Union of Australia – Victorian Branch Discretionary Trust (UFUVBDT) and the Members of the UFUVBDT.
ADDRESS OF THE POLICY HOLDER:	Melbourne, Victoria
TYPE OF INSURANCE:	Group Personal Accident and Sickness Insurance
POLICY WORDING:	UFUV Group Personal Accident and Sickness Policy Wording and Product Disclosure Statement (PDS) - ARCHUFUVGPAPDS2025
INSURANCE PERIOD:	08 March 2025 to 08 March 2026 both days 4.00pm local time at the ADDRESS OF THE POLICY HOLDER
COVERED PERSONS:	Category 1: All declared operational members of the POLICY HOLDER who are employed by Fire Rescue Victoria (FRV).
OPERATIVE PERIOD OF COVER:	24 hours per day, 365 days per year during the INSURANCE PERIOD
MINIMUM AGE LIMIT:	18 years
MAXIMUM AGE LIMIT:	74 years

DISCRETIONARY TRUST DEDUCTIBLES

SINGLE EVENT LIMIT:	\$200,000
TRUST AGGREGATE:	As per the monthly Trust Statement provided by the POLICY HOLDER'S broker.

Limit(s) of Liability

EVENT LIMIT OF LIABILITY:	All POLICY Sections	Unlimited
NON-SCHEDULED FLIGHT LIMIT OF LIABILITY:	All POLICY Sections	Not Covered
POLICY AGGREGATE LIMIT OF LIABILITY:	All POLICY Sections	Unlimited

Sections of Cover

SECTION 1	PERSONAL ACCIDENT LUMP SUM BENEFITS	SUM INSURED
COVERED EVENTS 1-26	Lump Sum Benefits	As per Table of Benefits 1
COVERED EVENTS 27-33	BODILY INJURY resulting in FRACTURED bones	As per Table of Benefits 2
COVERED EVENTS 34-35	BODILY INJURY resulting in LOSS of teeth or dental procedures	As per Table of Benefits 3
	Maximum SUM INSURED per ACCIDENT	\$5,250
	Maximum ACCIDENTS per FAMILY per PERIOD OF INSURANCE	4
SECTION 2	LOSS OF INCOME BENEFITS	SUM INSURED
COVERED EVENT 36	TEMPORARY TOTAL DISABLEMENT as a result of BODILY INJURY	\$3,150 per week
	Maximum Percentage of SALARY	100 %
	Maximum BENEFIT PERIOD	110 weeks
	EXCESS PERIOD	7 days
COVERED EVENT 37	TEMPORARY PARTIAL DISABLEMENT as a result of BODILY INJURY	\$3,150 per week
	Maximum Percentage of SALARY	100 %
	Maximum BENEFIT PERIOD	110 weeks
	EXCESS PERIOD	7 days
COVERED EVENT 38	TEMPORARY TOTAL DISABLEMENT as a result of SICKNESS	\$3,150 per week
	Maximum Percentage of SALARY	100 %
	Maximum BENEFIT PERIOD	110 weeks
	EXCESS PERIOD	7 days
COVERED EVENT 39	TEMPORARY PARTIAL DISABLEMENT as a result of SICKNESS	\$3,150 per week
	Maximum Percentage of SALARY	100 %
	Maximum BENEFIT PERIOD	110 weeks
	EXCESS PERIOD	7 days
SECTION 3A	DIABETES LUMP SUM BENEFITS	
COVERED EVENTS 40 & 41	As per Table of Benefits 4	
SECTION 3B	DIABETES WEEKLY BENEFITS	
	Disablement as a result of diabetes	\$3,150 per week
	Maximum Percentage of SALARY	100 %
	Maximum BENEFIT PERIOD	27 weeks
	EXCESS PERIOD	7 days

SECTION 4	ADDITIONAL BENEFITS	SUM INSURED
4.1	Carer's Leave BENEFIT	\$3,150 per week
	Maximum BENEFIT PERIOD	4 weeks
	EXCESS PERIOD	4 days
4.2	Chauffeur BENEFIT	\$325 per week
	BENEFIT PERIOD	36 weeks
4.3	Death by Specified Sickness BENEFIT	\$52,500
4.4	Dependent Child Assistance BENEFIT	\$15,750 per DEPENDENT CHILD up to a maximum of \$52,500
4.5	Domestic Assistance BENEFIT	\$375 per week
	BENEFIT PERIOD	27 weeks
	EXCESS PERIOD	7 days
4.6	Funeral Expenses BENEFIT	\$13,500
4.7	Heart Attack and Stroke BENEFIT	\$16,000
4.8	Home and/or Motor Vehicle Modification BENEFIT	\$13,500
4.9	Independent Financial Advice BENEFIT	\$11,000
4.10	Mental Health BENEFIT	
	Disablement as a result of a MENTAL HEALTH CONDITION	\$3,150 per week
	Maximum Percentage of SALARY	100 %
	Maximum BENEFIT PERIOD	27 weeks
	EXCESS PERIOD	7 days
4.11	Miscarriage or Premature Birth BENEFIT	\$6,000
4.12	Partner or Spouse Retraining BENEFIT	\$28,500
4.13	Rehabilitation BENEFIT	\$28,500
4.14	Return to Work BENEFIT	\$28,500
4.15	Surviving Partner / Spouse BENEFIT	\$21,000
4.16	Terrorism Injury BENEFIT	\$6,000
4.17	Unexpired Membership BENEFIT	\$4,000

Note: The **EVENT LIMIT OF LIABILITY**, **NON-SCHEDULED FLIGHT LIMIT OF LIABILITY** and **BENEFITS** payable apply in excess of any applicable **EXCESS PERIOD**.

ENDORSEMENTS

Discretionary Trust Condition

Notwithstanding anything to the contrary in the **POLICY**, it is understood and agreed that:

- this **POLICY** operates as excess of loss insurance to a Discretionary Trust Scheme, namely the United Firefighters Union of Australia - Victoria Branch Discretionary Trust; and
- The following Discretionary Trust Deductibles apply to this **POLICY**:
 - SINGLE EVENT LIMIT** which applies on a per **COVERED PERSON** basis, to all claims arising out of any one **ACCIDENT**. The **SINGLE EVENT LIMIT** will be paid for by the **POLICY HOLDER**, subject to the **TRUST AGGREGATE**; and
 - The **TRUST AGGREGATE** which is the aggregate amount of coverage provided under the Discretionary Trust.
- OUR** liability under this **POLICY** will attach only in the event that:
 - the **SINGLE EVENT LIMIT** is exceeded; and/or
 - the **TRUST AGGREGATE** is eroded,
 upon which this **POLICY** will provide cover for all eligible claims, subject to its terms, conditions and limits.

4. For the purposes of this endorsement, the following definitions apply:
- (a) **SINGLE EVENT LIMIT** means the amount specified in the **SCHEDULE**.
 - (b) **TRUST AGGREGATE** means the amount specified in the **SCHEDULE**.

Amended BENEFIT for COVERED EVENT 1.b – AMP United Firefighter’s Union Sickness and Accident Scheme

Notwithstanding anything to the contrary in Table of Benefits 1, in respect of any eligible **COVERED PERSON** previously insured under the ‘AMP United Firefighter’s Union Sickness and Accident Scheme’, it is agreed that **COVERED EVENT 1.b** in Table of Benefits 1 is amended to read as follows:

1.b	ACCIDENTAL DEATH as a result of BODILY INJURY for which a workers’ compensation benefit is payable	100 x the WEEKLY BENEFIT
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In order to be eligible for this **BENEFIT**, the **COVERED PERSON** must meet the following requirements:

- (a) The **BODILY INJURY** resulting in **ACCIDENTAL DEATH** must occur during the **POLICY PERIOD**; and
- (b) The **BODILY INJURY** resulting in **ACCIDENTAL DEATH** is not a **PRE-EXISTING CONDITION**; and
- (c) The **COVERED PERSON** has been continuously insured without interruption under the ‘AMP United Firefighter’s Union Sickness and Accident Scheme’ and any direct predecessor to this **POLICY**; and
- (d) The **COVERED PERSON** is not entitled to receive a death benefit under the ‘AMP United Firefighter’s Union Sickness and Accident Scheme’.

For the purposes of this endorsement only, **WEEKLY BENEFIT** means 75% of **SALARY**

Except as provided in this endorsement, all other terms and conditions of the **POLICY** remain unchanged.

Cover for Persons aged 75-80 as specified in the “UFU Victorian Branch Operational Member Age List 75-80”

Notwithstanding anything to the contrary in the **POLICY** and subject to provisions 1-3 below, coverage under Section 2 – Weekly Benefits of the **POLICY** is extended to cover any persons aged 75-80 years, as specified in the “UFU Victorian Branch Operational Member Age List 75-80”, subject to the following conditions:

- 1. A maximum **BENEFIT PERIOD** of 26 weeks applies for these persons; and
- 2. The **POLICY** will not provide any cover for these persons beyond their 80th birthday, upon which all **BENEFITS** provided by this endorsement will cease; and
- 3. No **BENEFITS** are payable for these persons under any other section of the **POLICY**.

Except as provided in this endorsement, all other terms and conditions of the **POLICY** remain unchanged.

Premiums

Base Premium	As agreed
GST	As agreed
Stamp Duty	As agreed
Total Amount Payable by the POLICY HOLDER	As agreed

Insurer:	Proportion:
Arch Underwriting at Lloyd's (Australia) Pty Ltd ABN 27 139 250 605 For and on behalf of Certain Underwriters at Lloyd's	100%
UNIQUE MARKET REFERENCE:	B6060500000012025
AGREEMENT NUMBER	500000012025

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Broker placing this Insurance.

This CERTIFICATE is issued by the Service Company Coverholder shown above in accordance with the authority granted to them by Certain Underwriters at Lloyd's under the Agreement referred to herein.



Arch Underwriting at Lloyd's (Australia) Pty Ltd
For and on behalf of Certain Underwriters at Lloyd's
07 March 2025