



Certificate of Currency

Voluntary Workers Insurance

Thank you for choosing to insure through AFA.

This Certificate of Currency is issued by AFA Pty Ltd ABN 83 067 084 000 AFS Licence No. 247122 on behalf of the insurer Zurich Australian Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708.

Important information is on the last page of this Certificate of Currency please ensure you read it carefully.

Policy Number	7011176
The Insured	FOUR WHEEL DRIVE AUSTRALIA INC, FOUR WHEEL DRIVE AUSTRALIA PTY LTD AND STATES VIC, WA, SA, NT AND TAS, INCLUDING THEIR AFFILIATED CLUBS.
Broker	AFFINITY INSURANCE BROKERS
Period of Insurance	From 30/06/2025 at 4:00PM TO 30/06/2026 at 4:00PM
Insured Persons	All declared voluntary workers, committee members, and work experience students of the insured.
Scope of Cover	Cover under this policy applies whilst an insured person is engaged in authorised voluntary work on behalf of the insured including direct travel to and from such voluntary work.
Territorial Limits	Within Australia
Policy Wording	AFA Voluntary Workers Insurance PDS and Policy Wording Version No. 14: 1-OCT-2022-PDS-VW-10097(B)
Date of Issue	16/09/2025 Issued by AFA Pty Ltd ABN 83 067 084 333 AFSL 247122 on behalf of Zurich Australian Insurance Limited

SECTION 1 — PERSONAL ACCIDENT COVER**Part A — Accidental Death and Capital Benefits**

Sum Insured	\$100,000 Events 1–19
Event 1 — Insured persons under 18 years of age	\$25,000

Part B — Weekly Injury Benefits

Weekly Injury Benefit	85% of salary up to a maximum of \$500
Maximum Benefit Period	104 Weeks
Excess Period	Nil

Part C — Injury Resulting in Surgery

Sum Insured	\$20,000
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Part D — Injury Resulting in Fractured Bones

Sum Insured	\$10,000
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Part E — Injury Resulting in Loss of Teeth or Dental Procedures

Sum Insured	\$1,000 \$250 per tooth
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EXTENSION OF COVER

Childcare Benefit	\$5,000
Disappearance	Included in PDS
Escalation of Claim Benefit	Included in PDS
Exposure	Included in PDS
Guaranteed Payment	Included in PDS
Post-Traumatic Stress Disorder Weekly Benefit	\$500 per week for a maximum of 12 weeks (\$50,000 Aggregate)
Tuition Expenses:	
Tuition or Advice	\$500 per month for a maximum of 6 months
Student Home Tutorial	\$500 per week up to 26 weeks

ADDITIONAL BENEFITS

Accidental HIV Infection Benefit	\$30,000
Accommodation and Transport Expenses	\$3,000
Bed Care Benefit	\$500 per week for 26 weeks
COVID-19 Inconvenience Benefit	\$1,500 (\$15,000 aggregate)
Carjacking Incident Benefits:	
Excess and Vehicle Hire	\$5,000
Lump Sum Benefit	\$5,000
Chauffeur Benefit	\$200 per week for 26 weeks
Coma Benefit	\$100 per day up to a maximum of 120 days
Corporate Image Protection	\$15,000
Dependent Child Assistance:	
Education Fund Supplement	\$5,000 per child and up to \$15,000 per family
Orphaned Benefit	\$10,000 per child and up to \$30,000 per family
Executor Emergency Cash Advance	\$25,000
Funeral Expenses	\$10,000
Home and/or Motor Vehicle Modification Benefit	\$10,000
Home Help Benefit	\$500 per week for 52 weeks
Independent Financial Advice	\$5,000
Miscarriage/Premature Childbirth Benefit	\$2,500
Out of Pocket Expenses	\$5,000
Partner Retraining Benefit	\$10,000
Reconstructive/Cosmetic Surgery Benefit	\$20,000
Return to Work Assistance	\$5,000
Terrorism Injury Benefit	\$20,000 (\$200,000 aggregate)
Trauma Counselling Benefit	\$5,000
Unexpired Membership Benefit	\$500
Assault Benefit	\$5,000

SECTION 2 — NON-MEDICARE MEDICAL EXPENSES

Sum Insured	75% of expenses up to a maximum of \$15,000
Excess (payable per claim)	\$50

SECTION 3 — PERSONAL VEHICLE EXCESS WAIVER

Parts A & B — Comprehensive Motor Vehicle Policy Excess or Damage	\$2,000
Parts C & D — No Claim Allowance and Vehicle Hire	\$2,000

LIMIT OF LIABILITY

Any one period of insurance	\$3,500,000
Any non-scheduled flights	Not insured