Work Trial Participants
A Guide to your 2019 - 2020 Insurances
The Department of Veterans’ Affairs (DVA) has engaged Arthur J. Gallagher Australia (AJG) to arrange insurance for all persons who are undertaking an authorised DVA Work Trial as part of their vocational rehabilitation program.

This Guide has been prepared to explain the two policies that have been arranged for all Work Trial Participants. These policies are:

1. Group Personal Accident Insurance, and

This Guide will provide a description and a brief outline of the cover available under the two policies arranged, and will show you how to lodge a claim and/or report an incident.

For advice and assistance on these insurance policies, contact your DVA Rehabilitation Coordinator using the contact details given at the end of this Guide. Do not contact the insurance company directly.

Full copies of the policy wordings are available upon request from your DVA Rehabilitation Coordinator.
It is important that you note the following points:

- This policy provides insurance for an injury that occurs while you are undertaking a DVA authorised Work Trial. This is not a Workers Compensation policy.

- This policy will pay up to $20,000 cover for Non-Medicare Medical Expenses. Non-Medicare medical expenses are those medical expenses that are not subject to any full or partial Medicare rebate. Examples may include treatments provided by a registered physiotherapist, chiropractor, osteopath, nurse or similar medical service. The benefit amount payable will be reduced by any expense recoverable by yourself from any other source.

- This policy will not pay for any doctor or hospital bills or any other medical accounts that have a Medicare benefit.

- This policy will not pay for any balance of monies due or payable after deduction of any Medicare benefit, commonly referred to as the “Medicare Gap”.

- This policy will not pay the first $50 of any claim for Non-Medicare Medical Expenses. This excess will be paid by DVA.

- This policy only applies to injuries sustained while you are engaged as a Participant in an authorised DVA Work Trial.

- Insurance claims must be lodged within 30 days of the accident or injury.
Insurer: Accident & Health International

Policy Number: 5561943

Period of Insurance: From: 3rd September 2019 at 4:00pm AEST To: 3rd September 2020 at 4:00pm AEST

Coverage: All Participants engaged in any authorised DVA Work Trial including any direct and uninterrupted travel to and from such Work Trail.

Capital Benefit: $250,000 Maximum, payable conditions as per the policy wording

Additional Benefits contained within this policy:

- Broken Bones additional capital Benefit: Up to $2,000 as per policy
- Home and Vehicle Modification Benefit: Up to $15,000 as per policy
- Surviving Spouse Benefits: $5,000
- Dependant Child Supplement Benefit: $15,000 maximum per child to maximum $45,000
- Accidental HIV Benefit: $25,000
- Out of Pocket Expenses: 100% of actual expenses up to $20,800 over 104 weeks
- Domestic Home Help: 100% of actual expenses up to $200 per week for 52 weeks
- Non-Medicare Medical Expenses: 100% of actual expenses up to $20,000
- Trauma Counselling Benefit: 100% of actual expenses up to $20,000
Making a Personal Accident Claim

1. Report the incident / accident immediately to both your Host Employer and your DVA Rehabilitation Service Provider.

2. Seek medical attention from your GP or the local medical clinic.

3. Complete the Group Personal Accident claim form and submit with any non-Medicare receipts to your DVA Rehabilitation Service Provider.

4. Your DVA Rehabilitation Service Provider will forward the documentation to your DVA Rehabilitation Coordinator who will then submit your claim to AJG.

5. The insurer will then contact you directly regarding the progress of your claim.
Public & Products Liability Insurance

It is important that you note the following points:

- This policy covers your liability for any personal injury or property damage to third parties, caused by your negligence, whilst you are participating in any authorised DVA Work Trial.

- This policy does not cover any liability arising from:
  - any hovercraft, aircraft or any aerial device
  - any watercraft that measures in excess of 15 metres in length
  - any registered motor vehicles or vehicles required by law to be registered
  - pollution, unless sudden and accidental
  - asbestos
  - product recall or defective work
  - libel and slander related to advertising, broadcasting or telecasting activities
  - fines, penalties, punitive or exemplary damages;
  - any activity undertaken that is not part of any authorised DVA Work Trial.
  - the first $1,000 of every claim. This will be paid by DVA.
Insurer: Vero Insurance

Policy Number: LCB018535276

Period of Insurance: From: 3rd September 2019 at 4:00pm AEST
To: 3rd September 2020 at 4:00pm AEST

Covering: Legal liability to third parties in respect of Personal Injury and/or Property Damage occurring during the Period of Insurance as a result of an Occurrence happening in connection with the business of the Insured, all as more specifically described in the Policy.

Limits of Liability:
- General/Public Liability: $20,000,000 any one Occurrence.
- Products Liability: $20,000,000 in the aggregate during any one Period of Insurance in respect of claims arising from Products.

Sub limits of Liability: Property in care, custody or control $500,000

Deductible/Excess: $1,000 (this will be paid by DVA)
Making a Public & Products Liability Claim

1. Report the incident / accident immediately to your Host Employer and your DVA Rehabilitation Service Provider.

2. Do not admit fault or accept responsibility or enter into any discussions or correspondence with any third parties.

3. Read and complete the Liability claim form and submit with any other documentation to your DVA Rehabilitation Service Provider.

4. Your DVA Rehabilitation Service Provider will then forward the documentation to your DVA Rehabilitation Coordinator who will submit the claim to AJG.

5. If required, the insurer may then contact you directly regarding the claim.
All enquiries relating to this insurance should be directed in the first instance to your Rehabilitation Coordinator at:

Mail: Department of Veterans’ Affairs
GPO BOX 787 | Canberra ACT 2601

Phone: 133 254 (Metropolitan Callers) 1800 555 254 (Regional Callers)

Email: GeneralEnquiries@dva.gov.au

Web: www.dva.gov.au/rehabilitation

DVA Rehabilitation Coordinators can contact AJG and submit claims by:

Mail: Arthur J. Gallagher Australia
P.O. Box 263 | Deakin West ACT 2600

New Claims: Matthew.Hackett@ajg.com.au

Existing Claims: As provided by the insurer on each individual claim, if not please email the above