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28 June 2006

Bushwalking Australia Inc.

Certificate of Currency

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

Class(es) of Insurance: Group personal Accident

Insurer(s): Accident & Health International Underwriting Pty Ltd

Policy Number(s): 0012117

Insured: Bushwalking Australia Inc, Federation of Victorian Walking Clubs (VicWalk) Inc, Queensland Federation of Bushwalking Clubs, The Walking Federation of South Australia Inc, The Confederation of Bushwalking Clubs NSW Inc, Federation of Western Australian Bushwalkers Inc, Federation of Tasmanian Bushwalking Clubs, their affiliated clubs, members and members as declared.

Other Interested Parties: Property Owners

Period of Insurance: From 4:00 p.m. on 30th June 2006 local time at the place of the Insured's head office
To 4.00 p.m. on 30th June 2007 local time at the place of the Insured's head office.

The Business: Principally, Administration, participation in and promotion of bushwalking clubs throughout Australia, all club related social and

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similar activities organised by the insured including Property Owners / Occupiers and any other occupation incidental thereto. All activities of the Insured

Geographical Limits:

Anywhere in the world

Limit(s) of Liability:

As per the attached policy schedule

Deductibles

“ “ “ “ “

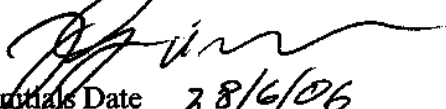
Cancellation:

Insured - at any time.
Insurer - 90 business days notice.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this document has been verified for accuracy of content by:

Fred Grima
Client Service Consultant

Initials Date


28/6/06

PLACING SCHEDULE

Attaching to and forming part of Policy No: 0012117

The Schedule and Policy wording are to be read together as one contract.

Class of Insurance: Group Personal Accident Insurance Policy

Insured: Bushwalking Australia Inc, Federation of Victorian Walking Clubs (VicWalk) Inc, Queensland Federation of Bushwalking Clubs, The Walking Federation of South Australia Inc, The Confederation of Bushwalking Clubs NSW Inc, Federation of Western Australian Bushwalkers Inc, Federation of Tasmanian Bushwalking Clubs, their affiliated clubs, members and members as declared and/or its/their subsidiary and/or related corporations, as defined in the Corporations Law (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

Business: Principally, Administration, participation in and promotion of bushwalking clubs throughout Australia, all club related social and similar activities organised by the insured including Property Owners / Occupiers and any other occupation incidental thereto.

Period of Insurance:

(a) **From:** 4.00 p.m. on 30 June, 2006 local time at the place of the Insured's head office.
To: 4.00 p.m. on 30 June, 2007 local time at the place of the Insured's head office.

(b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

Insured Persons / Categories: A All current financial members (of this policy) during activities organised by the Insured Club except for those activities specifically excluded from this policy.

Compensation Table:

Category	Capital Benefits	Weekly Benefits - Injury	Weekly Benefits - Illness	Weekly Benefits Period	Age Limit
A	50,000	*500	nil	52 weeks	85

Extension Limits: Spouse and Dependent Children Benefit

Weekly Injury Benefits

Weekly Benefit Period	NIL weeks
Rehabilitation Benefit Injury	\$Not Insured

Weekly Illness Benefit

Weekly Benefit Period	NIL weeks
Rehabilitation Benefit Illness	\$Not Insured

Endorsement Limit Variation:

Name of Endorsement	Amount
OUT of POCKET expenses including injury assistance Benefit 80%. Elimination Period 7 days, Benefit period 52 weeks.	80% max \$150 Weekly
Parents Allowance for every day a child under 20 years spends in Hospital Elimination Period 24 Hrs Benefit Limit \$2,000	250
Non Medicare Medical Reimbursement 80%. Excess Per Claim \$100,	2000
Weekly Benefits-Injury 80% of earnings to a maximum \$500	80% of earnings max \$500

Aggregate Limits of Liability:

- | | |
|---|-------------|
| (a) All claims (except those referred to under (b) below) | \$1,000,000 |
| (b) All claims relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over established routes | \$nil |

Policy Form:**BA-GROUP PA/03****Endorsements:**

Endorsements, if applicable, are as specified herein.

Insurer:

Accident & Health International Underwriting Pty Ltd

ABN:

26 053 335 952

FSL:

238261

Premium: As agreed

Participation: 100 %

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

ENDORSEMENTS FOR POLICY NO. 0012117

Out of Pocket Expenses

If as a result of an injury incurred by an insured person whilst actually engaged in voluntary work on your behalf, such insured person suffers a disability in respect of which compensation is payable under this policy (or would have been payable except that the insured person is not in receipt of any pre-disability earnings) we will pay out of pocket expenses reasonably and necessarily incurred as a result of that injury provided that:

- (a) the additional out of pocket expenses are not payable to any family members, relatives or any person permanently living with the voluntary worker; and
- (b) no other section of this policy provides cover for the out of pocket expenses.

The insured person must furnish receipts for out of pocket expenses payable under this endorsement.

The compensation payable for Out Of Pocket Expenses shall be limited to the amount shown in the Placing Schedule per week per insured person payable for an aggregate period of 52 weeks.

SCOPE OF COVER

The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in activities authorised by and under the control of the Insured including direct uninterrupted travel to and from activities.

BA – GROUP PERSONAL INJURY AND ILLNESS INSURANCE POLICY WORDING AMENDMENTS

SECTION A. CAPITAL BENEFITS

Under Section A Capital Benefits the "Disappearance Capital Benefits" clause is amended to read as follows and not as stated in the wording: -

Disappearance Capital Benefits

If during the Period of Insurance an Insured Person disappears following the disappearance, sinking or wrecking of a conveyance the Insured Person was traveling on, and after twelve calendar months it is reasonable for us to believe that they have died due to that event, we will pay the death benefit accordingly, subject to receipt of a signed undertaking by you that any such compensation shall be refunded if the Insured Person is later found to be alive.

Under Section A Capital Benefits we confirm that the following sections are deleted in their entirety and do not apply to this Policy.

Spouse and Dependant Children Benefit
Accidental H.I.V. Infection Benefit

SECTION B. WEEKLY BENEFITS INJURY

Under Section B – Weekly Benefits – Injury we confirm that the following sections are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit

PART 2. EXCLUSIONS

Under Part 2 – Exclusions we confirm that Exclusion 8 is amended to read as follows and not as stated in the wording.

8. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.

SECTION C. WEEKLY BENEFITS ILLNESS

If Weekly Illness Benefits apply then the following amendments are required:

Under Section C – Weekly Benefits – Illness we confirm that the following sections are deleted in their entirety and do not apply to this Policy.

**Rehabilitation Additional Benefit
Escalation of Claim Benefit**

PART 1, SECTION A - CAPITAL BENEFITS

The definition of Part 1, Section A – Capital Benefits, Additional Capital Benefits (b) shall read as follows and not as stated in the wording:

Additional Capital Benefits

(b) Break means a complete break of a bone, fracture or dislocation requiring open reduction.

ADDITIONAL EXCLUSIONS

No compensations are payable under this Policy for any Insured Event resulting from Injury or Illness which:

1. is deliberately self-inflicted or caused by You, including suicide or attempted suicide.
2. results from You engaging in or taking part in naval, military or air force service or operations;
3. results from You being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in Your blood than the law permits;
4. results from any Pre-existing Condition (as defined);
5. results from You receiving any payments after the expiry of the deferral period during which You receive sick leave payments;
6. results from any code of football.

PRE-EXISTING CONDITION means:

1. in respect of Injury: a condition with which the Insured Person was aware of (whether diagnosed or not) or has sought treatment prior to the Insured Travel covered under this Policy.
2. in respect of Sickness:
 - i. a condition or side effect with which the Insured Person was aware of (whether diagnosed or not) or has sought treatment prior to the Insured Travel covered under this Policy. If any form of cancer is a Pre-Existing Condition, then there is no cover for cancer or cancer-related conditions.
 - ii. a condition caused by a Pre-Existing Condition.

Any medical condition that you have suffered from or been treated for, irrespective of whether a complete recover has occurred is still treated as a Pre-Existing Condition.

EXCLUSION: Nuclear, Biological and Chemical Terrorism is excluded. We shall not be liable to pay for any claim caused by or directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- (a) influence a government or any political division within it for any purpose and/or
- (b) influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

VOLUNTARY WORKERS ENDORSEMENTS

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings may be eligible for one of the following benefits, Domestic Help Benefit OR Student Tutorial Benefit, if they suffer an Injury during the Scope of Cover.

DOMESTIC HELP

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings will be paid under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- a. Such child-minding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or person's permanently living with the Insured Person.
- b. Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment by a legally qualified medical practitioner.

The compensation payable for emergency home help shall be limited to \$150 per week payable for an aggregate period of 52 weeks.

OR

STUDENT TUTORIAL BENEFITS

It is hereby declared and agreed that Student Insured Persons not in receipt of pre-disability earnings are entitled to reimbursement of student tutorial fees under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, provided that:

- a. such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- b. such fees must be certified by a legally qualified medical practitioner.

The compensation payable for student tutorial benefits shall be limited to \$150 per week payable for an aggregate period of 52 weeks.

PERMANENT TOTAL DISABLEMENT AMENDMENT

Part 1, Section A, Capital Benefits, No 3 Permanent Disability not otherwise provided, is deleted in respect of non-income earners and insured persons over the age of 65.

PARENTS INCONVENIENCE ALLOWANCE

If an Insured Person is a full-time student and under 20 years of age, suffers an injury and is in hospital for more than 24 hours, then we will pay for actual expenses reasonably and necessarily incurred by the Insured Person's parents up to a maximum of \$2,000.

NON MEDICARE MEDICAL EXPENSES

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that we shall not be liable to make any refund in respect of:

- a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b. the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18(4) of the Health Insurance Act be payable.
- c. any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply.

Compensation for medical expenses shall be limited to 80% of expense incurred up to a total of \$2,000 and we will not be liable for the first one hundred (\$100) dollars of each and every claim.

"NON-MEDICARE MEDICAL EXPENSES" does not include any part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the insured person after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the "Medicare Gap").

