



My Insurer has changed, what are the differences in cover?

Public and Products Liability

	2020/2021 Zurich	2021/2022 BHSI
Limits of Liability		
Public Liability – Limit of Cover Any one Occurrence	\$50,000,000	\$20,000,000
Products Liability – Limit of Cover any one occurrence and in total for the group in any one policy period.	\$20,000,000	\$20,000,000
Property in Care Custody & Control – Per Carer	\$50,000	Included
Limit of Cover any one occurrence and in total for the group in any one policy period	\$500,000	\$500,000
Sexual Abuse	Insured	Not Insured
Deductibles		
Any one Claim	\$250	\$500
Any one claim Injury to Contract Workers – for claims where you sub-contract your service through someone else	\$250	\$25,000
Sexual Abuse	\$10,000	Not Insured

Professional Indemnity

	2020/2021 Zurich	2021/2022 BHSI
Limits of Liability		
Any one claim and in the annual aggregate in the period of insurance for the group	\$20,000,000	\$20,000,000
Breaches of Privacy		\$20,000,000 Any one claim and in the annual aggregate in the period of insurance for the group
Sexual Abuse – Unknown offenders	Insured	Not Insured
Sub-Limits		
Complaints & Investigation Costs	\$50,000 – any one insured \$500,000 – in the period of insurance for the group	\$50,000 – any one insured \$500,000 – each and every Claim and in the aggregate any one Period of Insurance
Medicare & Private Health Insurer	Not Included	\$50,000 – any one insured \$500,000 – each and every Claim and in the aggregate any one Period of Insurance
Reporting Healthcare Professional	Not Included	\$50,000 – any one insured \$500,000 – each and every Claim and in the aggregate any one Period of Insurance
Statutory Liability	Not Included	\$50,000 – any one insured \$500,000 – each and every Claim and in the aggregate any one Period of Insurance
Sexual Misconduct Defence	Insured	Not Insured
Deductibles/Retention		
Any one Claim	\$250	\$500 Except for defamation claims where a \$10,000 retention will apply



Group Personal Accident

	2020/2021	Zurich	2021/2022	BHSI
Limits of Liability				
Any one Policy Period	\$1,000,000		\$5,000,000	
Key Limits				
Death and Capital Benefits	With dependants - Up to \$100,000 Without dependants up to \$50,000		Up to \$250,000	
Weekly Injury	85% to \$1,200		85% to \$1,200	
Benefit Period	156 weeks		104 Weeks	
Injury resulting in Surgery outside Australia	Up to \$5,000		Not Insured	
Injury Resulting in Fractured Bones	Up to \$3,000		Up to \$3,000	
Bodily Injury resulting in Loss or Damage to Teeth	Up to \$1,000 in total		Up to \$2,000 in total	
Loss of Teeth or Tooth	\$250 per Tooth		\$250 per Tooth	
Chipped or broken Teeth	\$125 per Tooth		\$125 per Tooth	
Key Benefits				
Rehabilitation Benefit				
- Terrorism injury benefit	Up to \$20,000			
-Accommodation and Transport Expenses	Up to \$3,000			
-Chauffeur Benefit	Up to \$3,000			
-Education Fund Benefit	Up to \$200 per week for 26 weeks			Up to \$20,000
-Unexpired Membership Benefit	\$5,000 per child up to a maximum of \$15,000 Up to \$750			
Dependent Child Supplement	\$5,000 per child up to a maximum of \$15,000		\$10,000 per child up to a maximum of \$30,000	
Carjacking Benefit	Up to \$5,000		Up to \$5,000	
Reconstructive or Cosmetic Surgery Benefit	Up to \$20,000		Up to \$20,000	
Personal Vehicle Excess Waiver	Up to \$1,000		Up to \$1,000	
Deductibles				
Weekly Injury	7 day – Franchisee- if unable to work for more than seven (7) days income benefits are paid from day one (1) of disablement		7 days – income benefits payable from day eight (8) of disablement	



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This information is last updated on 31 August 2021.