



## Essential Group Personal Accident & Sickness Schedule

<b>Policy Number</b>	5586610
<b>The Insured</b>	BEAM Mobility Australia Pty Ltd Including subsidiary companies for their respective rights, interests, and liabilities to the extent that they are not more specifically insured.
<b>Broker</b>	Marsh Advantage Insurance Pty Ltd
<b>Period of Insurance</b>	From 30/04/2023 at 4pm until 30/04/2024 at 4pm Both local standard time at the address of the insured
<b>Insured Persons</b>	All authorised users of the Insured's mobile transportation platform in respect of the use of e-Bikes & e-Scooters.
<b>Scope of Cover</b>	During the Insured Persons' authorised use of BEAM e-Bikes & e-Scooters for the purposes of transportation.
<b>Territorial Limits</b>	Within Australia
<b>Policy Wording</b>	AFA Essential Group Personal Accident and Sickness Insurance PDS and Policy Wording Version No. 2: 1-OCT-2022-PDS-EGPAS-10068
<b>Date of Issue</b>	27/04/2023 Issued by AFA Pty Ltd ABN 83 067 084 333 AFSL 247122 on behalf of Zurich Australian Insurance Limited

### MINIMUM DEPOSIT PREMIUM

Premium

As Agreed

BENEFIT SUMMARY		Benefit amount per Insured Person
PART A – ACCIDENTAL DEATH AND CAPITAL BENEFITS		
Capital Benefit Sum Insured	Under 70 years of age - \$75,000 Events 1–19 70 years and upwards - \$50,000 Event 1 only	
PART B – WEEKLY INJURY BENEFITS		
Weekly Injury Benefit	Under 70 years of age - 85% of salary up to a maximum of \$600 70 years and upwards - 85% of salary up to a maximum of \$250	
Maximum Benefit Period	Under 70 years of age - 26 weeks 70 years and upwards - 13 weeks	
Excess Period	7 days	
PART C – WEEKLY SICKNESS BENEFITS		
Weekly Sickness Benefit	Not insured	
Maximum Benefit Period	N / A	
Excess Period	N / A	
PART D – INJURY RESULTING IN SURGERY		
Sum Insured	\$2,500	
PART E – SICKNESS RESULTING IN SURGERY		
Sum Insured	Not insured	
PART F – INJURY RESULTING IN FRACTURED BONES BENEFIT		
Sum Insured	\$1,000	
PART G – INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES		
Sum Insured	\$1,000 \$250 per tooth	
EXTENSION OF COVER		
Exposure	Included in PDS	
Disappearance	Included in PDS	
Escalation of Claim Benefit	Included in PDS	
ADDITIONAL BENEFITS		
Chauffer Benefit	Under 70 years of age - \$200 per week up to a maximum of 26 weeks 70 years and upwards - \$200 per week up to a maximum of 13 weeks	
Coma Benefit	\$50 per day up to a maximum of 60 days	
Dependent Child Assistance: Education Fund Supplement Orphaned Benefit	\$5,000 per dependent child up to \$15,000 per family \$5,000 per dependent child up to \$15,000 per family	
Emergency Home Help Benefit	Under 70 years of age - \$200 per week up to a maximum of 26 weeks 70 years and upwards - \$200 per week up to a maximum of 13 weeks	
Funeral Expense	\$7,500	
Home and/or Motor Vehicle Modification Benefit	\$5,000	
Out of pocket expenses	100% of all reasonable costs up to a maximum of \$2,500	
Return to work assistance	\$5,000	
LIMIT OF LIABILITY		
Any one period of insurance	\$5,000,000	
Any non-scheduled flights	Not insured	

## CONDITIONS

AFA Pty Ltd Essential Group Personal Accident and Sickness Insurance PDS Version No. 2: 1-OCT-2022-PDS-EGPAS-10168. The limitations, exclusions, definitions, and conditions specified in the named policy apply, except to the extent it is hereby modified by the following endorsement(s), which are shown in full on the endorsement schedule if applicable.

## ENDORSEMENT SCHEDULE

With effect from 30 of April 2023 at 4:00pm, this policy is endorsed as follows, provided always that the Limits of Liability specified in the schedule shall apply inclusive of these endorsements and except to the extent which it is hereby modified the Limitations, Exclusions, Definitions and Conditions of the policy apply:

### COMA BENEFIT

If, an insured person suffers an injury for which benefits are payable under Cover 1 'Personal Accident' that:

- a. directly causes or results in a continuous unconscious state; and
- b. the insured person or his or her legal representative presents us with a medical practitioner's opinion that confirms that the injury caused the insured person to be in such a continuous unconscious state, we will pay the insured person, or his or her legal representative on his or her behalf, \$50 per day or part thereof of continuous unconsciousness, up to a maximum of 60 days. This benefit will be payable in addition to any other amount paid or payable under this policy.

### DEPENDENT CHILD ASSISTANCE

Education fund supplement

If, an insured person suffers an accidental death and is survived by dependent children, we will pay to the insured person's estate a lump sum benefit of \$5,000 for each surviving dependent child subject to a maximum benefit amount of \$15,000 in respect of any one family.

Orphaned benefit

If, an insured person and their spouse or partner both suffer an accidental death resulting from the same event and they are survived by dependent children, we will pay to the insured person's estate, in addition to any benefit payable under education fund supplement, a lump sum benefit of \$5,000 for each surviving dependent child subject to a maximum benefit amount of \$15,000 in respect of any one family.

### OUT OF POCKET EXPENSES

If an insured person suffers an injury that results in unforeseen expenses such as:

- a. local transportation for the purpose of obtaining medical treatment;
- b. medical aids such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of the injury by a medical practitioner; or
- c. other expenses such as clothing and non-medical equipment,

we will pay the expenses incurred up to a maximum of \$2,500, provided that these costs are not payable elsewhere under this policy and are not an expense to which General Exclusions 1 and/or 2 apply.

In all other respects the policy remains unaltered and is subject to the terms, conditions and exclusions contained therein.