



31 October 2023

Certificate of Currency - Voluntary Workers Personal Accident

NAMED INSURED:	Women in Agriculture and Business of SA Inc	
POLICY NUMBER:	HIG0100000001	
PERIOD OF INSURANCE:	From 4:00 pm on 31 Oct 2023 to 4:00 pm on 31 Oct 2024	
INSURED PERSONS:	All Volunteer workers of the Insured whilst performing authorized Voluntary work or while they are travelling to, from or during the voluntary work. Insured person is also extended to mean any employee of the insured for weekly benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.	
SCOPE OF COVER:	Whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including whilst travelling directly to or from their place of residence to the place of the authorized voluntary work.	
SUM INSURED:	Insuring Clause 1: Capital Benefits	
	Age Limits	
	Between 0-18 years	\$25,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	Between 18-75 years	\$250,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	75+ years	\$40,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	Insuring Clause 2: Loss of Earnings Benefit	
	Weekly Benefit	\$1,000
	Benefit Period	104 weeks
	Excess	7 days
	Insuring Clause 3: Additional Benefits	
	1. Modification Expenses up to a maximum	\$15,000
	2. Funeral Expenses up to a maximum	\$10,000
	3. Home Help (maximum 52 weeks)	\$500 per week
	4. Non Medicare Medical Costs	\$10,000
	5. Rehabilitation up to a maximum	\$5,000
	6. Broken Bones Capital Benefits up to maximum	\$10,000
	7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma)	As per policy
LIMIT OF LIABILITY	Limit of Liability in the Aggregate	\$1,000,000
NUMBER OF VOLUNTEERS:	2	
OPTIONAL EXTENSIONS:	4.1 Inclusion of Members, Students & Children	Not Insured



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OPTIONAL EXTENSIONS:	4.1 Number of Members/Students/Children	0.00
	4.2 Inclusion of Training Program Participants	Not Insured
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ISSUED BY: Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd

Sarogini Millott
Chief Underwriting Officer