

9 January 2025

TO WHOM IT MAY CONCERN

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Principal - RM QLD

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## Certificate of Currency Personal Accident - Journey

**Our Ref: 139274**

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

<b>POLICYHOLDER(S)</b>	Lactalis Australia Pty Ltd, Lemnos Foods Pty Ltd, Lactalis Jindi Pty Ltd, Sanulac Oceania Pty Ltd, Sanulac Nutritionals Australia Pty Ltd and/or its/their subsidiary and/or related corporations, as defined in the Corporations Law including those acquired et al.
<b>GOVERNING LAW OF CONTRACT</b>	Australian
<b>PERIOD OF INSURANCE</b>	From: 31 December 2025 at 4 PM Local Time. To: 31 December 2026 at 4 PM Local Time.
<b>COVERED PERSON(S)</b>	All Employees working at and from the Insured's premises in Victoria, NSW, WA, SA, NT & Tasmania.
<b>SCOPE OF COVER</b>	Cover under the Policy applies whilst a Covered Person is on a Journey. Journey means a trip undertaken by a Covered Person in the course of their employment with the Policyholder. Cover shall commence from the time the Covered Person leaves their normal place of residence and Travel Directly (as defined) to their normal place of employment. Cover ceases upon arrival at place of normal employment. Cover will re-commence for the return Journey from the Covered Persons normal place of employment to Travel Directly to their normal place of residence and shall cease upon arrival at normal place of residence. A Journey also extends to include cover for activities undertaken during lunchtimes and meal breaks. Travel Directly means travel to and from the Covered Persons normal place of residence or normal place of employment and shall include any minor deviations or interruptions which in no way increase the risk of Bodily Injury that would have normally arisen had the person travelled directly without deviation or interruption.

## SCHEDULE OF BENEFITS

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

### Section 1: Personal Accident and Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	\$250,000
1	Events 2-19	\$250,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	\$20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	\$1,000 x 104 weeks	85%	7 days

Categories	Part D - Fractured Bones - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits
1	\$3,000	\$250	\$2,000

### Additional cover

Categories	Rehabilitation and Return to Work Assistance Benefit	Tuition or Advice Expenses
1	\$25,000	Per Month \$750 Up to 6 months

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
1	\$3,000	Per Employee \$5,000 Aggregate \$15,000

Categories	Corporate Image Protection	Independent Financial Advice
1	\$20,000	\$10,000

Categories	Funeral Expenses	Coma Benefit
1	\$20,000	Per Week \$500 Max Weeks 26

<b>Categories</b>	<b>Partner Retraining Benefit</b>	<b>Dependent Child Supplement</b>
1	\$15,000	Per Dependent Child \$10,000 Max Per Family \$30,000

<b>Categories</b>	<b>Orphaned Benefit</b>	<b>Modification Expenses</b>
1	Per Dependent Child \$10,000 Max Per Family \$30,000	\$20,000

<b>Categories</b>	<b>Chauffeur Services</b>	<b>Emergency Home Help</b>
1	\$2,500	Per Week: \$500 Max Weeks: 26

<b>Categories</b>	<b>Student Tutorial Costs</b>	<b>Premature Birth / Miscarriage Benefit</b>
1	Per Week \$500 Max Weeks 26	\$5,000

<b>Categories</b>	<b>Witnessing Terrorism Benefit</b>
1	\$2,500

<b>Categories</b>	<b>Terrorism Injury Benefit</b>	<b>Accommodation and Transport Expenses</b>
1	Per Person \$20,000 Aggregate \$100,000	\$10,000

<b>Categories</b>	<b>Education Fund Benefit</b>	<b>Out of Pocket Expenses</b>
1	Per Week \$7,500 Maximum Per Family \$22,500	\$5,000

<b>Categories</b>	<b>Childcare Benefit</b>	<b>Carjacking Excess and Vehicle Hire</b>
1	\$5,000	\$5,000

<b>Categories</b>	<b>Carjacking – Lump Sum Benefit</b>
1	\$5,000

<b>Categories</b>	<b>Concussion Benefit</b>
1	Per Person \$1,000 Maximum \$2,000 any one covered person in any one Period of Insurance

Categories	Home Care Benefit
1	Max per month per person \$10,000 Max period 3 consecutive months

**AGGREGATE LIMITS OF LIABILITY**

- Any one (1) Period of Insurance (A): \$2,000,000
- Non-Scheduled Flights (B): \$500,000

**POLICY WORDING AND CONDITIONS**

- Chubb Journey Accident Insurance Policy Wording and PDS (22PDSJAMMA01)

**ENDORSEMENTS**

DIC/DIL

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully. By way of endorsement to the Policy, the parties agree as follows subject to all other terms, conditions, limits of liability and exclusions of the Policy

1. The section of the Policy titled General Provisions Applicable to the Policy is amended by adding the following DIFFERENCE IN CONDITIONS DIFFERENCE IN LIMITS. It is hereby declared and agreed that this policy will cover the difference in limits difference in conditions of the MMA policy, policy number 04PJ010527 issued for the period 31 December 2021 to 31 December 22.

In all other respects the PDS remains unchanged.

**INSURER**

Chubb Insurance Australia Limited  
through Victor Insurance (PA)

**PROPORTION**

100.000%

**POLICY NUMBER**

04PJ010527

This certificate is issued subject to the terms, conditions, exclusions and endorsement of the policy.



**Gareth Bradley**  
Principal  
RM BRISBANE  
QLD