

# Personal Accident Insurance

## SUMMARY OF CHANGES

Effective: Policies due on or after 1st July 2023.

---

# Introduction

We have updated our Personal Accident Insurance, Product Disclosure Statement and Policy Wording.

This document provides a summary of the key changes made. This document is not exhaustive in addressing general editing to improve or update the language of the policy. It is important to read the new wording so that you understand the cover available to you. If you have any questions these should be directed to your Insurance Broker.

(This Summary of Change Document Is a guide only and does not form part of your policy).

## SUMMARY OF CHANGES REMOVED, UPDATED OR ADDED

- Important Information – Terrorism Clause has been updated
- What is not covered – Clause 2. has been updated
- What is not covered – Clause 3. has been updated
- What is not covered – Clause 16. has been updated
- What is not covered – Clause 19. has been updated

# Changes to Personal Accident Insurance

## Important Information

### TERRORISM

This policy excludes cover as a result of terrorism.

In the event that bodily injury occurs and is linked to an event declared a terrorism incident by the responsible Government Minister, then you may be afforded protection within the limits of indemnity of this policy by virtue of the Terrorism and Cyclone Insurance Act 2003 (Cth), including any subsequent amendment, re-enactment, replacement or successor legislation, and any regulations made there under.

A more detailed explanation of the operation of the Terrorism and Cyclone Insurance Act 2003 (Cth) can be obtained at [www.arpc.gov.au](http://www.arpc.gov.au).

## What is not covered

2. Highly pathogenic avian influenza in humans; or
  - Any disease(s) determined to be a listed human disease pursuant to subsection 42(1) of the Biosecurity Act 2015 (Cth), or any subsequent amendment, replacement or successor legislation of the Commonwealth of Australia, including delegated legislation; or
  - Any pandemic or epidemic, as declared as such by the World Health Organisation; or
  - Any mutation of the diseases described in the aboveIncluding any fear or threat thereof (whether actual or perceived) or action taken by a competent public authority in controlling, preventing or suppressing such disease;
  
3. an *Insured person* who is:
  - intoxicated or under the influence of illegal drugs;
  - taking part in a riot, strike or civil commotion;
  - taking part in naval, military or air force service or operations;
  - acting maliciously;
  - participating in racing or training for racing or trialling in or on any motor powered conveyance;
  - engaging in any competitive professional sporting activities such as but not limited to football, rugby, soccer, basketball, netball, provided that this exclusion does not apply to amateur/recreational/social games;
  - engaging in any gymnastics, wrestling, underwater activities, mountaineering, cliff or rock-climbing, abseiling, flying fox/giant swings, cycling and mountain bike riding, white water rafting/canoeing (above class 2 rapids), water skiing, power boating, snow skiing/boarding, hunting, polo, snow or ice sports, parachute jumping, sky diving, hang gliding, skateboarding, ice-skating, leap of faith/pamper pole activities, archery, sea-kayaking, paintball/skirmish, fun runs, ropes courses, surfing, horse riding, trail/motor bike riding, four wheel driving, riding or driving in any kind of race, caving, rifle/firearms shooting, quad-bike riding, paragliding, dune buggy riding, vertical and horizontal bungee jumping, hot air ballooning, gladiator games, go-karting, boxing or martial arts;

- travelling in any unlicensed aircraft or flying or engaging in any other aerial activity as part of an aircraft's crew.
16. War, civil war, invasion acts of foreign enemies, hostilities or warlike operations (whether declared or not), mutiny, rebellion, revolution, insurrection, uprising, military or usurped power;
19. Sanctions Exclusion - We shall not be deemed to provide cover or be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, European Union, United Kingdom or United States of America.

Contact us at 1300 650 540 or [insure@ansvar.com.au](mailto:insure@ansvar.com.au).  
Or visit our website at [ansvar.com.au](http://ansvar.com.au) to find out more information.

Ansvar Insurance Ltd.

ABN 21 007 216 506 | AFSL 237826

Member of the Ecclesiastical Insurance Group.