

Group Personal Accident Insurance Member Booklet

Caterpillar of Australia Pty Ltd

June 2023

Period of Insurance:
30 June 2023 to 30 June 2024



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About the Plan

Please read the following pages carefully so that you can make the best possible use of this Plan. This booklet is a summary only. To determine whether or not a particular claim or circumstance would be covered, please contact Corporate Services Network (CSN) on +61 2 8256 1780.

The information contained in this document is confidential and should not be disclosed to any third parties without Aon's prior written consent.

Introduction

Welcome to the Caterpillar of Australia Pty Ltd Group Personal Accident & Sickness Plan (the Plan). The Plan has been established for nominated employees of Caterpillar, to provide financial support for you in the event of an injury or sickness resulting in your protracted absence from work.

Plan rules

This booklet is a summary only of how the Plan works and what benefits you can expect to receive whilst you are covered as an Insured Person. However, all benefits payable are subject to the terms and conditions of the insurance policy issued by Chubb Insurance Australia Limited. The full terms and conditions of the policy wording should be referred to in order to determine whether or not a particular claim or circumstance would be covered. The policy wording supersedes any information provided in this booklet.

Caterpillar reserves the right to modify or discontinue the Plan or otherwise revise the current arrangements should circumstances require. The information and Plan benefits presented are subject to change at any time due to any changes in legislation and/or policy and Plan terms, conditions, exclusions, etc.

Currency

References to any dollar amounts within this booklet are in Australian dollar currency unless advised otherwise.

The Insurer

The Plan, which commenced on 30 June 2023, is underwritten by Chubb Insurance Australia Limited.

Insured persons

Cover applies to All employees of Caterpillar.

Who is covered

Covered Persons under the Plan include Caterpillar nominated employees under the age of (age applicable).

Cover under this Plan only applies while you are on assignment, 24 hours a day, 365 days a year, or until your employer terminates your cover or you permanently leave employment at Caterpillar.

What do I do if I need to make a claim

All claims, claim enquiries and complaints are to be directed to Corporate Services Network (CSN). All claim documentation is to be faxed, posted or emailed to Corporate Services Network (CSN), following which they will confirm receipt and process the claim in accordance with the terms and conditions of the insurance policy. This can take up to a maximum of ten (10) working days once Corporate Services Network (CSN) have confirmed receipt of a claim. Corporate Services Network (CSN) details are as follows:

Corporate Services Network
GPO Box 4276
Sydney NSW 2001
Phone: +61 2 8256 1770
Fax: +61 2 8256 1775
Email: claims@csnet.com.au

Corporate Services Network (CSN) cannot finalise claims unless all relevant documentation has been completed and submitted as outlined above.

Please check the claim form to ensure it has been fully completed and that you have included all relevant invoices and receipts and any other relevant information. Chubb requests that you retain all original medical invoices and receipts and forward only copies with the completed claim form. It would be in your best interest to keep photocopies of all documents pending processing of the claim.

Each claim is processed separately and assessed on its merits. It is not acceptable for you to exclude information on the basis that it can be accessed by Chubb through reference to a prior claim.

To obtain a claim form please contact your HR Representative directly.

Contact details:

Caterpillar

Michelle Chen
Phone: +86 510 8537 2878
Email: chen_michelle@cat.com

Schedule of benefits

What does the Policy cover?

The following pages provide a list of benefits that are payable under Caterpillar Group Personal Accident policy.

Insured event	Maximum benefits payable
Part A – Lump Sum Benefits – Events 1 to 19 <u>Category A</u>	\$200,000
Part B – Bodily Injury Benefits <u>Category A</u> Resulting in Surgery – Events 20-24 Weekly Benefits – Events 25-26	Not insured
Part C – Sickness Benefits <u>Category A</u> Resulting in Surgery – Events 27-30 Weekly Benefits – Events 31-32	Not insured
Part D – Fractured Bones – Category Lump Sum Benefits – Events 33-41 Category A	Not insured
Part E – Loss of teeth or dental procedure <u>Category A</u> Lump Sum Benefits – Events 42-43 All categories – limit per tooth	Not insured
Extensions – All categories	
Chauffer Services	\$2,500
Coma benefit <ul style="list-style-type: none"> Daily benefit \$50 Maximum number of consecutive days 120 days 	
Corporate image protection	\$15,000
Dependent Child Supplement <ul style="list-style-type: none"> Lump sum per Dependent Child \$5,000 Maximum benefit amount with respect to any one family \$15,000 	
Funeral expenses	\$7,500

Insured event	Maximum benefits payable
Independent financial advice	\$7,500
Orphan benefit <ul style="list-style-type: none"> Lump sum per dependent child Maximum benefit amount with respect to any one family 	\$10,000 \$30,000
Partner retraining benefit	\$15,000
Replacement Staff/Recruitment Costs <ul style="list-style-type: none"> Per employee Aggregate for all employees 	\$5,000 \$15,000
Tuition or Advice Expenses <ul style="list-style-type: none"> Per month Maximum number of months 	\$750 6 months
Visitors benefit	\$15,000
Aggregate Limits of Liability The following limits are applicable for all Categories where insured Sections 1 & 2 <ul style="list-style-type: none"> Any one Period of Insurance Sub Limits of Liability Non-scheduled aircraft	\$1,000,000 \$500,000

This booklet is a summary only. To determine whether or not a particular claim or circumstance would be covered, please contact Corporate Services Network at +61 2 8256 1780.

General exclusions

What is not covered by the Group Personal Accident Plan?

These general exclusions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy:

1. Results from a Covered Person engaging in or taking part in:
 - (a) flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
 - (b) training for or participating in Professional Sport of any kind.
2. Results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder or a Covered Person.
3. Results from War, invasion or Civil War.
4. Is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC);
5. Results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
6. Results from pregnancy or childbirth, except for unexpected medical complications or emergencies arising therefrom.
7. Results from any Pre-Existing Medical Condition; or
8. Would result in our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.

Contacts

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Data Disclaimer

Please note the benchmarking data is based on the plans that sit within Aon's client portfolio in Australia as recorded on our benefits database and is current as at the date of this report. Aon continually refreshes the plan data and results may vary as new plans are added to our database. The data excludes statistical outliers or plans where there is insufficient data to be deemed credible.



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