



cerberos brokers

Professional Insurance Advisors

01/11/2021

Dear Back Office Business System Services Contractor,

RE: BOB System Services Group Personal Accident & Sickness 01/11/2021 to 01/11/2022
Policy Number: 20195005

The below are intended to answer general everyday questions. Any question not covered should be forwarded to info@cerberos.com.au or call 1300 880 306.

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| 1.) Insurer | Lloyd's of London Under Agreement Number: B1307C200114 |
| 2.) Policyholder | Australian Bargaining Agency Pty Ltd T/A BOB System Services |
| 3.) Insured Persons | Declared and agreed nominated contractors who have engaged the services of the Policyholder via their Licensee |
| 4.) Period of Insurance | 01/11/2021 to 01/11/2022 |
| 5.) Coverage | Temporary Total Disablement caused directly and solely by Injury - 80% weekly benefit capped at \$1,500 per week
Temporary Total Disablement – caused directly and solely by Sickness - 80% weekly benefit capped at \$1,500 per week
Temporary Partial Disablement caused directly and solely by Injury or Sickness - 80% weekly benefit capped at \$1,500 per week
Lump Sum Benefits as a result of Injury only - Items 1 to 17 – 2 x Annual Gross Earnings to a maximum of \$150,000 |
| 6.) Scope of Cover | The coverage afforded by this policy provides protection whilst an Insured Person is continually engaging the services of the Policyholder and continually supplying services via the Policyholder (via their respective Licensee). Should the Insured Person not work consecutive days other than weekends or holidays, cover finishes at 12 midnight on the last day of the Insured Person(s) contract via the Policyholder. Cover shall recommence from the time an Insured person leaves their residence for the new day of work as a contractor engaging the services of the Policyholder. |
| 7.) Elimination Period | 14 Days |
| 8.) Benefit Period | Maximum 104 Weeks ages 15 to 59
Maximum 52 Weeks Age 60 to 69 |
| 9.) Age Limitations | Injury 15 to 69 years
Sickness 15 to 64 years |

No Insurer shall be deemed to provide cover and no insurer shall 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 that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



Frequently Asked Questions

- 1.) **When does cover commence for a contractor?** – As noted above under the Scope of Cover detailed in the policy Schedule “The coverage afforded by this policy provides protection whilst an Insured Person is continually engaging the services of the Policyholder and continually supplying services via the Policyholder (via their respective Licensee). Should the Insured Person not work consecutive days other than weekends or holidays, cover finishes at 12 midnight on the last day of the Insured Person(s) contract via the Policyholder. Cover shall recommence from the time an Insured person leaves their residence for the new day of work as a contractor engaging the services of the Policyholder.” So cover applies from the first day of contracting where such work is processed via BOB System Services.
- 2.) **When does cover cease for a contractor?** – The Policy Schedule notes “Should the Insured Person not work consecutive days other than weekends or holidays, cover finishes at 12 midnight on the last day of the Insured Person(s) contract via the Policyholder.”
- 3.) **Are contractors covered at work?** – Yes, the policy covers contractors injured at work in their declared occupation which is processed via BOB System Services.
- 4.) **What if a contractor is injured undertaking work that is not processed via BOB System Services?** No cover will apply. The policy only covers the contractor for work undertaken that is processed via BOB System Services. The premium is calculated on the work processed via BOB System Services.
- 5.) **What if the contractor’s occupation is not on the occupation list?** Referral is necessary to our office with details of the occupation and work undertaken. We will refer the detail to the insurer for a decision.
- 6.) **Are contractors covered if they get sick?** – Yes, the policy extends to include sickness.
- 7.) **What information will any new contractor receive?** New applications will be checked for an acceptable proposal form and if accepted forwarded a copy of the policy documents.
- 8.) **How do contractors lodge a claim?** – Simple, contact Cerberus Brokers on 1300 880 306 or 07 3088 2070 or email claims@cerberos.com.au for a claim form.

General Advice Warning - This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information. Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.