Group Personal Accident

Insured: Royal Melbourne Institute of Technology trading as RMIT University, its subsidiaries and its controlled entities; and RMIT Student Union trading as RMIT University Student Union.

Period of Insurance: From 4:00pm Local Standard Time on 1st November 2014 To 4:00pm Local Standard Time on 1st November 2015

Insurer:

<table>
<thead>
<tr>
<th>Name</th>
<th>Policy No.</th>
<th>Participation %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident and Health International</td>
<td>0020071</td>
<td>100%</td>
</tr>
</tbody>
</table>

Insured Persons

A  Full and part-time Students who are Members of the Insured Organisation.
B  Active life and active associate Members of the Insured Organisation, Alumni Members including graduates who join the organisation and subscribing Members of the Association and RMIT Student Union Council Members
C  Staff of the Insured Organisation and the staff of the University, RMIT Link staff, RMIT Student Union staff, staff of the Insured Organisation.
D  Registered Players competing at the Bundoora Netball and Sport Centre
E  All Board Members, Council and Committee Members, Voluntary Workers and Visiting Lectures of the Insured.

Scope of Cover: The coverage afforded by this Policy shall only apply whiles an Insured Person is on Campus and/or engaged in University/Course/Sport related activities and/or practical placement or community activities authorised by and under the control of the Insured including direct uninterrupted travel to and such activities and provided such travel excludes everyday travel to and from University. Coverage extends to include everyday travel to and from their place of work, for staff members of the University only.

Retroactive Date: Unlimited, excluding known, claims and circumstances at inception

Geographical Limits: Worldwide

Compensation Table:

- Capital Benefits (Category A, B, C & D) $100,000
- Capital Benefits (Category E Only) $250,000
- Weekly Benefits – Injury (Category A, B, C & D) 85% of Salary to a max of $1,000
- Weekly Benefits – Injury (Category E Only) $2,500
- Weekly Benefits Period (Category E Only) 104 Weeks (7 day elimination period)

Elimination Period:

- Category A, B, C & D 5 Days
- Category E 7 Days

Age Limits: Over 15 years of age and under 75 years of Age Students over 75 years of Age – numbers as declared.
Aggregate Limit of Liability: $2,500,000

Endorsement: Exclusion for Football Injuries is deleted, with the following benefits for Football related injuries being applicable:

<table>
<thead>
<tr>
<th>Insured Events each insured person</th>
<th>Death &amp; Capital Benefits</th>
<th>$25,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Insured</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Non-Medicare Medical Expenses – 85% of expenses incurred to a maximum of $5,000 ($50 excess)

Main Exclusions

- War and war like risks
- Whilst insured person is piloting aircraft or travelling on unlicensed aircraft
- Intentional self-injury
- Arising out of pregnancy or childbirth
- Disease of illness
- Where the insured person is entitled to WorkCover benefits
- Pre-existing illnesses unless specifically agreed by Insurers.