



## Volunteer Workers Personal Accident - Comparison Table

This comparison is a general description, you should refer to the policy document for the specific wording of the cover provided.

POLICY BENEFIT	QBE	AFA Underwriting Agency (policy underwritten by Zurich Australian Insurance Limited)
<p>QBE Policy Section A Capital Benefits</p> <p>AFA Policy Section 1 Personal Accident cover Part A – Accidental death and capital benefits</p>	<p>Cover limit options available</p> <ul style="list-style-type: none"> <li>- \$50,000</li> <li>- \$75,000</li> <li>- \$100,000</li> </ul> <p>Capital Benefit amount reduces to \$10,000 for any person over 85 years of age</p>	<p>Cover limit options available</p> <ul style="list-style-type: none"> <li>- \$50,000</li> <li>- \$75,000</li> <li>- \$100,000</li> </ul> <p>Capital Benefit reduces to \$25,000 for any person aged 90 years or over</p> <p>Capital benefit payment for where an insured person is aged under 18 years is limited to a maximum of \$25,000</p>
<p>QBE policy Section A Capital Benefits</p> <p>- Compensation payable as a percentage of the Capital Benefit shown in the policy schedule</p> <p>AFA Policy Section 1 Personal Accident cover Part A – Accidental death and capital benefits</p>	<p>Same except for</p> <ul style="list-style-type: none"> <li>- Permanent loss of use of one hand and one arm : 100%</li> <li>- Permanent loss of use of one foot or one leg: 50%</li> <li>- Permanent unsound mind to the extent of legal incapacity: 100%</li> <li>- Permanent total loss of the</li> </ul>	<p>Same except for</p> <ul style="list-style-type: none"> <li>- Permanent and total loss of use of one or both limbs : 100%</li> <li>- Permanent and incurable insanity : 100%</li> <li>- Permanent total loss of hearing</li> </ul>

<p>- The benefit payable is an amount calculated by applying the benefit percentage to the sum insured shown in the schedule against Part A - Accidental Death and Capital Benefits</p>	<p>hearing in one ear : 50%</p> <p>- Permanent total loss of the lens of one eye : 50%</p> <p>- Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body : 50%</p> <p>- Permanent total loss of use of four fingers and thumb of either hand : 75%</p> <p>- Permanent total loss of use of four fingers of either hand : 40%</p> <p>- Permanent total loss of use of one thumb : 30%</p> <p>- Permanent total loss of use of one thumb, one joint : 15%</p> <p>- Permanent total loss of use of a finger, three joints : 10% Permanent total loss of use of a finger, two joints : 8% Permanent total loss of use of a finger, one joint : 5%</p> <p>- Permanent disability not otherwise provided – persons 70 years and under : Subject to restriction 5 under 'Capital benefit restrictions', the lesser of: the percentage as determined by a registered medical practitioner consistent with the compensation provided in this table, or 75%.</p>	<p>in one ear : 60%</p> <p>- Permanent total loss of the lens of one eye : 60%</p> <p>- Permanent disfigurement from: (a) third degree burns which cover more than 20% of the entire external body : 50% (b) second degree burns which cover more than 20% of the entire external body : 25%</p> <p>- Permanent and total loss of use of four fingers and the thumb of: (a) both hands 100% (b) either hand 80%</p> <p>- Permanent and total loss of use of four fingers of either hand 50%</p> <p>- Permanent and total loss of use of one thumb (both joints) 40%</p> <p>- Permanent and total loss of use of one thumb (one joint) : 20%</p> <p>- Permanent and total loss of use of one finger: (a) all three joints : 15% (b) two joints : 10% (c) one joint : 5%</p> <p>- Permanent disablement not otherwise provided for above through Injury Types 2–18 inclusive : Such percentage of the capital benefit sum insured which corresponds to the percentage reduction in whole bodily function as certified by no less than three medical practitioners, one of whom will be the insured person's treating medical practitioner and the remaining two will be appointed by us. In the event of a disagreement payable will be the average of the three opinions. The maximum amount</p>
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		we will pay is 75% of the capital benefit sum insured.
<p>QBE policy Additional benefits applicable to Section A – Capital Benefits - Compensation as a percentage of the Broken Bones Additional Capital Benefit shown in the Policy Schedule</p> <p>AFA Policy Section 1 Personal Accident cover Part D – Injury resulting in fractured bones - Policy will pay the corresponding benefit shown below as a percentage of the amount shown in the schedule against Part D - Injury Resulting in Fractured Bones</p>	<p>- Broken bones benefit Capital benefit amount \$5,000</p> <p>Neck skull or spine : 100% Hip : 75% Jaw, pelvis, leg, ankle or knee : 50% Cheekbone or shoulder : 30% Arm, elbow or wrist : 10% Nose or collarbone : 20% Foot or hand “ 5% In the case of established non-union of any of the above breaks, an additional : 5%</p> <p>Lifestyle modification benefit - If a capital benefit is payable the insurer will also pay for the costs necessarily incurred modifying your motor vehicle or home or relocating to a suitable home up to a maximum of \$20,000.</p> <p>Funeral benefit - In the event of an injury which results in death and which</p>	<p>- Broken bones benefit Capital benefit amount \$5,000</p> <p>Neck, skull or spine (complete fracture) : 100% Hip : 75% Jaw, pelvis, leg, ankle or knee (complete fracture or other fracture) : 50% Cheekbone, shoulder or simple fracture, other fracture or hairline fracture of the skull or spine : 30% Arm, elbow, wrist or ribs (complete fracture or other fracture) : 25% Jaw, pelvis, leg, ankle or knee (simple fracture or hairline fracture) : 20% Nose or collar bone : 20% Arm, elbow, wrist or ribs (simple fracture or hairline fracture) : 10% Finger, Thumb, Foot, Hand or Toe : 7.5% In the case of an established non-union of any of the above fractures, we will pay an additional benefit of 5% of the amount shown in the schedule against Part D — Injury Resulting in Fractured Bones or \$3,000, whichever is the lesser</p> <p>Home and/or motor vehicle modification benefit - If a benefit is payable under Part A we will also pay up to \$15,000 for costs necessarily incurred to modify the insured person’s home and/or motor vehicle, or costs associated with relocating the insured person to a suitable home provided that the modifications and/or relocation are certified to be necessary by a medical practitioner.</p> <p>Funeral benefit - the insurer will pay \$10,000 for funeral expenses where the accidental death of an insured</p>

	<p>results in an entitlement to claim under Section A 'Death' the insurer will reimburse funeral expenses incurred up to a maximum of \$5,000.</p>	<p>person is covered by this policy.</p>
<p>QBE policy Section B - Weekly Benefits - Injury</p> <p>AFA Policy Section 1 Personal Accident cover Part B – Weekly injury</p>	<p>Cover limit options available</p> <ul style="list-style-type: none"> <li>- Weekly \$500</li> <li>- Weekly \$750</li> <li>- Weekly \$1,000</li> </ul> <p>The Insured Person must be earning an income from personal exertion for this section to apply.</p> <p>Cover period 104 weeks</p> <p>Age limit applies</p> <ul style="list-style-type: none"> <li>- no weekly benefit paid if an insured person is over 85 years of age</li> </ul> <p>100% of weekly wage up to the cover limit shown in policy schedule</p> <p>Claim escalation benefit</p> <ul style="list-style-type: none"> <li>- if the insurer pays a weekly benefit under this section of the Policy for an injury for a continuous period of more than 52 weeks, they will increase the weekly benefit each year by either: 7%, or the increase in the Consumer Price Index (in the State you live) compared with the previous year, whichever is the lesser.</li> </ul> <p>Rehabilitation additional benefit</p> <p>If you are paid a weekly benefit under any of payable conditions under this section the insurer will also pay for the costs incurred by you for participation in a return to work program if your treating registered medical</p>	<p>Cover limit options available</p> <ul style="list-style-type: none"> <li>- Weekly \$500</li> <li>- Weekly \$750</li> <li>- Weekly \$1,000</li> </ul> <p>The insured person must be earning an income from personal exertion for this section to apply.</p> <p>Cover period 104 weeks total aggregate reducing to 52 weeks total aggregate where an insured person is aged between 70 and under 75 years</p> <p>Age limit applies</p> <ul style="list-style-type: none"> <li>- no weekly benefit payable if an insured person is over 75 years of age</li> </ul> <p>100% of weekly wage up to the cover limit shown in policy schedule</p> <p>Escalation of claim benefit</p> <ul style="list-style-type: none"> <li>- after payment of a benefit for temporary total disablement or temporary partial disablement continuously for 12 months and again after each subsequent period of 12 months during which a benefit is paid, the benefit will be increased by the greater of: (a) 5%; or (b) the average percentage increase of the Australian Consumer Price Index (CPI) for the prior four quarters as published by the Australian Bureau of Statistics.</li> </ul> <p>Return to work assistance</p> <p>The insurer will reimburse expenses incurred for participating in a return to work program, retraining or rehabilitation program up to the amount shown on the schedule if an insured person suffers an</p>

	<p>practitioner agrees that the program is likely to be beneficial in aiding your return to work. This payment will be up to a maximum of \$10,000 for costs incurred as a result of any one injury.</p>	<p>injury for which benefits are payable under Part B — Weekly injury.          Provided that:-          (i) the insurer has given consent to the participation prior to commencement; and          (ii) the agreement of the insured person's medical practitioner has been obtained prior to commencement; and          (iii) the insurer is provided with copies of invoices.</p>
<p>QBE policy          Section D – Injury assistance benefits          Amended by endorsement to Out of Pocket and non-Medicare Expenses Benefit</p> <p>AFA policy          Extensions of cover          Additional payments where reasonable expenses are incurred in respect of a claim.</p>	<p>Reimbursement of 100% of Out of Pocket including non-Medicare Medical Expenses.</p> <p>Should an insured person sustain an Injury resulting in a Claim the insurer will pay 100% of the out of pocket expenses subject to no other more specific cover benefit within the policy and no exclusions removing the expense from the scope of cover.</p> <p>The policy only pays non-Medicare Medical Expenses as permitted by the Private Health Insurance Act 2007 and the Rules attaching to the Act.</p> <p>No cover is provided for rendering of a professional service for which a Medicare benefit is, or would be payable.</p> <p>Cover limit \$10,000 aggregate per claim</p>	<p>Out of pocket expenses          - if an insured person suffers an injury that results in unforeseen expenses such as:          (a) local transportation for the purpose of obtaining medical treatment;          (b) medical aids such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of the injury by a medical practitioner; or          (c) other expenses such as clothing and non medical equipment,          the insurer will pay expenses incurred up to a maximum of \$5,000, provided that these costs are not payable elsewhere under the policy and are not an expense to any exclusion applies.</p> <p>Non-Medicare medical expenses          - where permitted by law the insurer will pay non-Medicare medical expenses incurred by the insured or insured person solely for the treatment of injury up to the \$10,000.</p> <p><i>Listed below are AFA benefits which may be payable under QBE out of pocket expenses and expand the payments available.</i></p> <p>Childcare benefit          - Payment of reasonable</p>

		<p>expenses incurred by the insured person for the services of a registered childcare provider. The maximum amount payable is \$10,000 provided that the additional childcare expenses would not otherwise have occurred.</p> <p>Tuition expenses benefit</p> <p>1. Tuition or advice - If the policy pays an insured person weekly benefits, the insurer will also reimburse expenses incurred for or advice for the insured person from a licensed vocational school. Prior written agreement and the agreement of the insured person's medical practitioner. This will not cover expenses that can be covered by Medicare or a private health insurer. The maximum payable is \$500 per month for a maximum of six months.</p> <p>2. Student home tutorial - If, an insured person suffers an injury for which weekly benefits are payable, and is unable to attend registered classes, the insurer will pay the cost of home tutorial services directly incurred as a result of the injury provided that: (a) the insured person is registered as a full time student; and (b) the home tutorial services are provided by a qualified professional and not a close relative or persons permanently residing with the insured person. The maximum payable is \$500 per week up to 26 consecutive weeks in respect of any tutorial expenses that would have not otherwise occurred.</p> <p>Accommodation and transport expenses - If an insured person suffers an injury and is admitted as an in-patient of a hospital, which is more than 100 kilometres from</p>
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<p>QBE Section E – Non Medicare medical expenses Additional covers</p> <p>AFA Extensions of covers Additional Benefits</p>	<p>No guaranteed payment cover benefit provided – weekly benefits are paid in arrears based on medical certificate submitted.</p> <p>No weekly payment cover provided for Post-traumatic stress disorder (PTSD). Specific exclusion applies for psychotic or psychoneurotic disorders.</p> <p>Terrorism injury benefit - policy will not pay a benefit where the act(s) of terrorism results directly or indirectly from biological, chemical, radioactive, or nuclear pollution or contamination or explosion including loss</p>	<p>Guaranteed payment - Pre-payment of weekly benefit for 12 weeks subject to proper medical evidence being provided from a medical practitioner certifying that the total period of temporary total disablement will be a minimum of 26 continuous weeks.</p> <p>Post-traumatic stress disorder weekly (PTSD) benefit - Weekly benefit of 100% of their salary to a maximum of \$500 a week for a maximum period of 12 weeks is payable if the insured person is a victim of or directly witnesses (other than by television, social media, newspaper or any other media) an act of terrorism, carjacking incident or violent criminal act during their scope of cover and suffers temporary total disablement or temporary partial disablement as a result of PTSD within 12 months of the incident, and whilst they are an insured person under this policy; There is a 7 day excess period before payments commence. . The maximum amount we will pay for all claims arising out of any one occurrence or series of related occurrences, during the period of insurance, shall not exceed \$50,000.</p> <p>Terrorism injury benefit - policy does not have restrictions around act of terrorism that are contained in QBE policy. Maximum lump sum benefit payable per claim is \$20,000 with an aggregate amount in the</p>

	<p>Trauma Counselling Benefit  - benefit payable in respect of a traumatic event where counselling is directly related to that event.  Requires services are provided by a registered psychologist or psychiatrist upon the advice of the treating registered medical practitioner that such treatment is necessary.  Written proof of counselling expenses to be supplied.  - The maximum amount payable is \$100 per session up to \$1,000.  - 'Traumatic event' means a criminal act (e.g. rape, murder, violent robbery or an act of terrorism) witnessed or experienced by an insured person which results in psychological trauma.</p> <p>Coma benefit  If an injury directly results in a continuous coma for a period in excess of 96 hours the will pay \$100 per day up to a maximum of 90 days subject to receipt of written confirmation from the treating registered medical practitioner confirming that the injury resulted in a continuous coma.</p> <p>Chauffeur Services  - if an injured person sustains an injury for which continued medical consultation is required and the medical practitioner confirms they are not able to drive a vehicle or travel on public transport and a weekly benefit is payable the insurer will pay up to a maximum of \$2,500 for a chauffeur or taxi service to and from the usual place of residence and the usual place of</p>	<p>period of insurance not to exceed \$200,000</p> <p>Trauma counselling benefit  - benefit payable in respect of a traumatic event where counselling is directly related to that event  Requires that a medical practitioner certifies that the treatment is necessary for the insured person's wellbeing; and the counselling is provided by a mental health practitioner who is not an insured person or their close relative of an insured person, or employee of yours.  - The maximum payable is \$5,000.  - 'Traumatic event' means psychological trauma as a result of being a victim of, or an eyewitness to; a violent criminal act or act of terrorism; a natural disaster or serious accident; and/or becomes entitled to a benefit under Parts A to E of the policy.</p> <p>Coma benefit  If an injury directly causes or results in a continuous unconscious state a medical practitioner's opinion that confirms that the injury caused the insured person to be in such a continuous unconscious state, the insurer will pay the \$100 per day or part thereof of continuous unconsciousness, up to a maximum of 180 days.</p> <p>Chauffeur benefit  - if an insured person suffers an injury for which weekly benefits are payable, the insurer will reimburse costs incurred for hire of a suitable chauffeured vehicle or taxi transport directly to and from the normal place of residence and the normal place of work, provided proper medical evidence is provided by a medical practitioner that the insured person is unable to operate a motor vehicle or travel</p>
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	work and/or travel to and from medical consultations.	on other modes of public transport. The maximum we will pay is \$200 per week for a maximum of 26 consecutive weeks.
AFA Extensions of cover Additional Benefits	<p>Accidental HIV infection benefit - no cover listed under QBE policy</p> <p>Bed care benefit - no cover listed under QBE policy</p> <p>COVID-19 inconvenience benefit - no cover listed under QBE policy</p>	<p>Accidental HIV infection benefit - if an insured person is infected with the Human Immunodeficiency Virus (HIV), resulting in Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any variation thereof as a result of: (a) injury caused by a violent criminal act; or (b) receiving medical treatment provided by (or under the supervision of) a medical practitioner, for the injury, The insurer will pay a lump sum benefit of \$30,000, provided that the insured person is positively diagnosed within 180 days of the event which has given rise to the infection.</p> <p>Bed care benefit - if confined to bed for a period in excess of 24 hours, the insurer will pay the insured person a weekly benefit of \$500 for each whole week that the insured person is confined to bed, up to a maximum number of 26 consecutive weeks. - If the insured person is confined to bed for less than one week (or for part of any subsequent week) payment is calculated on 1/7th of the weekly amount for each day that the confinement continues.</p> <p>COVID-19 inconvenience benefit - where an insured person is positively diagnosed with COVID-19, which is confirmed by the relevant State Government Health Department to have been acquired in a location visited by the insured person at the time they were actually undertaking voluntary</p>

	<p>Carjacking incident benefits - no cover listed under QBE policy</p> <p>Corporate image protection - no cover listed under QBE</p>	<p>work on behalf of the insured, the insurer will pay a lump sum benefit of \$1,500 provided: (a) the insured has adhered to all Government issued rules, guidelines, and protocols regarding COVID-19; and (b) the insured person is an Australian resident, and the voluntary work is conducted in Australia; and (c) the insured person is not entitled to a Government test isolation payment or pandemic leave disaster payment. The maximum amount payable for all claims arising out of any one occurrence or series of related occurrences during the period of insurance, shall not exceed \$15,000.</p> <p>Carjacking incident benefits 1. Excess and vehicle hire - if the insured person is a victim of theft and/or damage to their vehicle as a result of a carjacking incident, the insurer will reimburse costs to have the vehicle repaired or replaced (up to the excess amount payable under the insured person's comprehensive motor vehicle insurance policy), and/or the costs incurred for the hire of a suitable vehicle or taxi to transport the insured person directly to and from their normal place of residence and normal place of work. The maximum amount payable is \$5,000. 2. Lump sum benefit - if the insured person suffers an injury as a result of being the victim of a carjacking the insurer will pay a lump sum benefit of \$5,000 provided that the insured person reported the carjacking incident to the police or other relevant authority as soon as practicable after the incident occurring.</p> <p>Corporate image protection -if a claim occurs which is</p>
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	<p>policy</p> <p>Dependent child assistance - no cover listed under QBE policy</p> <p>Executor emergency cash advance - no cover listed under QBE policy</p>	<p>adverse to the organisation the insurer will reimburse costs (other than your own internal costs) incurred for the engagement of image and/or public relations consultants; and/or costs associated with the release of information through the media.</p> <p>Costs must be incurred within 15 days of, and directly in connection with, such injury, to protect and/or positively promote your business and corporate image.</p> <p>The maxim amount payable is \$15,000 to any one event.</p> <p>Dependent child assistance</p> <p>1. Education fund supplement - if, an insured person suffers an accidental death and is survived by dependent children, the insurer will pay to the estate a lump sum benefit of \$10,000 for each surviving dependent child subject to a maximum benefit amount of \$30,000 with respect to any one family.</p> <p>2. Orphaned benefit - if, an insured person and their spouse or partner suffer an accidental death resulting from the same event and they are survived by dependent children, the insurer will pay to the insured person's estate, in addition to any benefit payable under education fund supplement, a lump sum benefit of \$10,000 for each surviving dependent child subject to a maximum benefit amount of \$30,000 with respect to any one family.</p> <p>Executor emergency cash advance - if an insured person suffers an accidental death and at the request of the executor of the insured person's estate, the insurer will advance a lump sum benefit of \$25,000 to the insured or the executor of the insured person's estate, whilst the</p>
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	<p>Home help benefit - not listed, may be entitlement under Out of Pocket benefit but payments will be subject to the cover limit.</p> <p>Miscarriage/premature childbirth benefit - no cover provided under QBE policy</p> <p>Partner retaining benefit - no cover listed in QBE policy</p>	<p>administration of the insured person's estate is arranged. The amount of payment under this additional benefit shall be deducted from any amount paid or payable under Part A — Accidental Death and Capital benefits Injury Type 1.</p> <p>Home help benefit - if an insured person who is retired, unemployed or not in receipt of a salary or wages, suffers temporary total disablement and/or temporary partial disablement as a result of an injury and is unable to carry out domestic duties, we will pay for the cost necessarily incurred domestic duties expenses up to a maximum of \$500 per week payable from the 8th day of treatment by a medical practitioner for an aggregate period not exceeding 52 weeks. (i) domestic duties must be carried out by persons other than a close relative of the insured person or other relatives or persons permanently residing with the insured person; and (ii) domestic duties must be certified by a medical practitioner as being necessary for the recovery of the insured person.</p> <p>Miscarriage/premature childbirth benefit - if, an insured person suffers an injury which results in: (a) a miscarriage; or (b) having to undergo a premature (that is less than 32 weeks gestation) childbirth, the insurer will pay a lump sum benefit of \$10,000.</p> <p>Partner retaining benefit - if, an insured person suffers accidental death or permanent total disablement, the insurer will pay if requested up to \$10,000 towards the actual costs incurred for the training or retraining of their spouse or</p>
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	<p>Reconstructive/cosmetic surgery benefit - no cover listed in QBE policy</p> <p>Unexpired membership benefit - no cover listed in QBE policy</p>	<p>partner:  (a) for the purpose of obtaining gainful employment;  (b) to improve their employment prospects; or  (c) to enable them to improve the quality of care they can provide to the insured person.  Provided that:  (i) the training is provided by a recognised institution with qualified skills to provide such training; and  (ii) all such expenses are incurred within 24 months from the date the insured person suffered the injury for which the claim depends.</p> <p>Reconstructive/cosmetic surgery benefit - if an insured person suffers an injury which results in a benefit being payable under Part A – injury types 2–18, and as a result is certified by a medical practitioner as requiring reconstructive or cosmetic surgery, the insurer will pay the an additional 10% of that benefit amount.  The maximum sum payable is \$20,000 with respect to any one event.</p> <p>Unexpired membership benefit - if, an insured person suffers an injury which results in benefits being payable for:  (a) a capital benefit of 100% (other than for accidental death); or  (b) temporary total disablement or temporary partial disablement for which a medical practitioner certifies will continue for a minimum period of 26 weeks, and in either case, is certified by a medical practitioner as preventing them from continuing participation in any sport for which they have paid a membership, association or registration fee, the insurer will pay a pro-rata refund of such fees paid for the current season</p>
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	<p>Assault benefit - no cover listed in QBE policy</p> <p>Personal Vehicle Excess Waiver - no cover under QBE policy</p>	<p>up to an aggregate amount of \$3,000.</p> <p>Assault benefit - the insurer will pay a lump sum benefit of \$5,000 suffers an injury for injury as a result of an unprovoked assault during the scope of cover.</p> <p>Personal Vehicle Excess Waiver - if during the policy period an insured person suffers: 1. theft of their personal motor vehicle; or 2. damage to their personal motor vehicle, whilst undertaking voluntary work authorised by and on behalf of the insured, the insurer will reimburse the insured person, following payment of their prescribed excess, for: (a) the prescribed excess paid under the insured person's comprehensive motor vehicle policy of insurance relative to the loss or damage to the insured person's personal motor vehicle and which is not legally recoverable from any other source; or (b) the actual costs paid for any repairs to the vehicle should they be less than the prescribed excess applicable under the insured person's comprehensive motor vehicle policy of insurance relative to the damage to the insured person's personal motor vehicle and which is not legally recoverable from any other source; and (c) any substantial cumulative loss of any no claim allowance not otherwise recoverable occurring as a result of the loss or damage to the insured person's personal motor vehicle; or (d) the cost of hiring a similar motor vehicle up to \$500 per week, in the event that the insured person has lost total use of their personal motor vehicle.</p>
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