



**LCA Insurance –  
Schedule of Insurance Cover for period to 30/6/19**

*Below is a summary of policies that are automatically included in the annual premium. Additional policies such as Motor Vehicle and Contract Works are not included. Refer to the LCA Insurance website for full details of policies.*

<b>Class of Insurance</b>	<b>Policy Limits \$</b>	<b>Excess \$</b>
<b>Property (Building and Contents)</b>		
Fire, earthquake, lightning, storm, water damage, flood	Full Cover	500
Wind, rainwater, hail damage (property in open air- gates, fences, walls)	1,000,000	500
Malicious damage	Full Cover	500
Burglary (forced entry) & Theft (ex money or property in transit)	2,000,000	500
Theft of property in the open air	250,000	500
Works of art	1,000,000	500
Accidental damage	5,000,000	500
Loss of money	150,000	500
Glass	Replacement Value	500
Goods in transit (Cover limited to incidental movement within LCA properties)	250,000	500
Livestock – (Fire cover only)	500,000	500
Loss of land value	2,000,000	500
Clearance of drains, exploratory costs	500,000	500
Landscaping	500,000	500
Extra costs of reinstatement	10,000,000	Nil
<b>Business Interruption</b>		
Increased cost of working	25,000,000	Nil
Claims preparation cost	500,000	Nil
Loss of gross revenue, including payroll	100,000,000	Nil
Loss of rent	1,000,000	Nil
Temporary accommodation expenses	2,000,000	Nil
Closure by Public Authority (due to infectious disease/murder or suicide)	5,000,000	Nil
Prevention of access due to landslide or flood	10,000,000	Nil

Class of Insurance	Level of cover \$	Excess \$	Who is covered?		
			Employees	Voluntary Workers	Members of Committee, Councils & Boards
<b>Liability &amp; Corporate Crime</b>					
Email office for details					

<b>Corporate Travel</b>					
Death and Capital benefits -Lump sum insured (students - \$20,000)	250,000	Nil	Yes	Yes	Yes
Cancellation and curtailment expenses	Unlimited	Nil	Yes	Yes	Yes
Baggage/Business property - limit any one item \$5,000	10,000	50	Yes	Yes	Yes
Lap-top computer cover and electronic equipment	6,000	250	Yes	Yes	Yes
Rental vehicle – excess waiver	5,000	Nil	Yes	Yes	Yes
Medical & Additional Expenses	Unlimited	Nil	Yes	Yes	Yes
Emergency Assistance	Unlimited	Nil	Yes	Yes	Yes
Loss of Deposits	Unlimited	Nil	Yes	Yes	Yes
<i>For a full list of benefits please refer to <u>Corporate Travel Policy</u></i>					

<b>Employee Journey (except QLD, NSW)</b>					
Death & Capital benefits	100,000	Nil	Yes	No	No
Weekly injury benefit per week (max 85%)	2,000	Nil	Yes	No	No

<b>Voluntary Workers</b>					
<b>Non-Income Earning Voluntary Workers (aged 12-85 years)</b>					
Capital Benefits	250,000	Nil	No	Yes	Yes
Surgical Benefits	3,000	Nil	No	Yes	Yes

Fractured Bones	5,000	Nil	No	Yes	Yes
Dental Benefits	1,000	Nil	No	Yes	Yes
Student Tutorial Benefit (Max not exceeding 26 weeks)	500	Nil	No	Yes	Yes
Non – Medicare Medical Expenses	20,000	100	No	Yes	Yes
Out of Pocket Expenses (Max \$1,500)	200	Nil	No	Yes	Yes
Emergency Home Help (Excludes help from a relative or friend-Max 26 weeks – 7 day excess period)	250	Nil	No	Yes	Yes
<b>All Income Earning Voluntary Workers (aged 12-85 years)</b>					
Capital Benefits	250,000	Nil	No	Yes	Yes
Surgical Benefits	3,000	Nil	No	Yes	Yes
Weekly Benefits 85% of salary (Max 156 weeks – 14 day excess period)	2,000	Nil	No	Yes	Yes
Fractured Bones Benefit	5,000	Nil	No	Yes	Yes
Non-Medicare Medical Expenses	20,000	100	No	Yes	Yes
<b>All Voluntary Workers over 85 years of age</b>					
Capital Benefits	10,000	Nil	No	Yes	Yes
Surgical Benefit	3,000	Nil	No	Yes	Yes
Weekly Benefits	Nil	Nil	No	Yes	Yes
Fractured Bones Benefit	5,000	Nil	No	Yes	Yes
Funeral Benefit	5,000	Nil	No	Yes	Yes
Non- Medicare Medical Expenses	20,000	100	No	Yes	Yes
Out of Pocket Expenses (Max \$200 per claim)	200	Nil	No	Yes	Yes
Emergency Home Help (Excludes help from a relative or friend – Max 13 weeks)	250	Nil	No	Yes	Yes