



360 Accident and Health – Broker Navigation Guide

Version V1.0, Effective Date: 17 Apr 2023

360 Accident & Health

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Accessing Compass



Logging-in Compass directly

Access to the 360 Compass Platform by following the URL [360UW Website](#).
Select the Login tab and enter the Username and Password provided.



Login

Email

Fouzia.Zia@360uw.com.au

Password

.....

Login

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Click Here



Welcome to Compass. Our Compass product allows simple navigation by giving you the ability to click on the appropriate tile.

The screenshot shows the 360 Compass Dashboard with a header containing the Compass logo, the user name 'Welcome Fouzial', and buttons for 'Dashboard' and 'Logout'. Below the header are seven application tiles: '360 Construction & Engineering', '360 Cyber', '360 Plant & Equipment', '360 Machinery & Electronic Equipment', '360 Quick Construct', and '360 Accident & Health'. The '360 Accident & Health' tile is highlighted with a red border, and a red arrow points to it from the text: 'Click on the 360 Accident & Health Tile to launch the Transaction Platform'.

Search Accident & Health Applications

Clicking the 360 Accident & Health Tile brings up the 'Search' Screen. Please refer to the screen print below:

The screenshot shows the 'Search 360 Accident & Health Applications' screen. The header includes the Compass logo, 'Welcome Fouzial', and buttons for 'Dashboard', 'Accident and Health Home', and 'Logout'. Below the header is a 'Create New Application' button. The main search area contains the following fields:

- Application Id:
- Application Status:
- Application Owner:
- Policy Number:
- Named Insured:
- Inception Date:

A red 'Search' button is located below the search fields. Below the search area is a summary box with the following information:

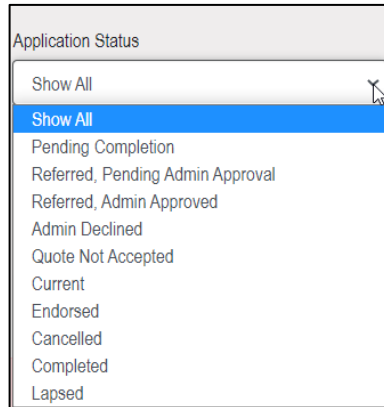
- Total Base Premium: \$756,702.88
- Applications Count: 154
- Current: 58 (37.66%) \$125,476.71
- Referred, Pending Admin Approval: 14 (9.09%) \$13,280.83
- Pending Completion: 82 (53.25%) \$617,945.34

A 'Toggle Total Premium' button is located below the summary box. At the bottom of the screen is a pagination bar with buttons for pages 1, 2, 3, 4, 5, and 6.

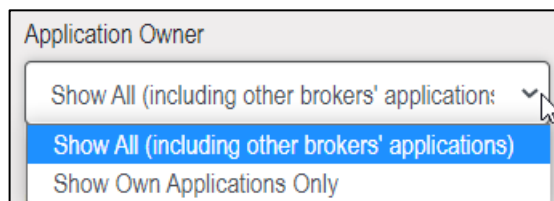
App Id	Insured Name	App Type	Cover Type	Policy No	Broker Email	Inception Date	Expiry Date	Status	Base Premium	Action	Documents
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The broker can search by the following criteria:

- Application ID (also referred to as transaction ID and once bound Invoice Number)
- Policy Number
- Application Status

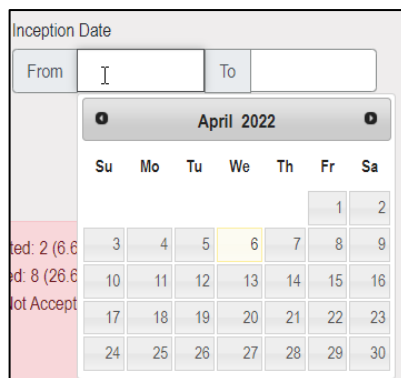


- Named Insured
- Application Owner



This selection will enable all transactions for the brokerage to be available.

- Inception date (From/To)



In addition to the above Search criteria the user is presented with a summary of their transactions.

Total Premium: \$134,241.92	Cancelled: 1 (3.33%) \$28,838.10	Completed: 2 (6.67%) \$809.07
Applications Count: 30	Current: 5 (16.67%) \$66,183.27	Endorsed: 8 (26.67%) \$50,989.79
	Pending Completion: 11 (36.67%) \$-6,548.80	Quote Not Accepted: 1 (3.33%) \$-28,712.10
	Referred, Admin Approved: 2 (6.67%) \$22,682.59	

[Toggle Base Premium](#)

By clicking on the Toggle Base Premium button, the Total Premium amount presented in the display will change to Total Base Premium.

Total Base Premium: \$117,997.40	Cancelled: 1 (3.33%) \$25,973.17	Completed: 2 (6.67%) \$725.92
Applications Count: 30	Current: 5 (16.67%) \$58,428.53	Endorsed: 8 (26.67%) \$45,466.59
	Pending Completion: 11 (36.67%) \$-6,792.61	Quote Not Accepted: 1 (3.33%) \$-25,826.39
	Referred, Admin Approved: 2 (6.67%) \$20,022.19	

[Toggle Total Premium](#)

A list of all transactions processed will be displayed as per the screenshot below:

Clicking on the App Id of a transaction will open details of the transaction.

App Id	Insured Name	App Type	Cover Type	Policy No	Broker Email	Inception Date	Expiry Date	Status	Base Premium	Action	Documents
182582	Check	New Business	Group Journey Injury	360-AHPJ-10013470	fouzia.zia@360uw.com.au	4 Apr 2023	5 Apr 2023	Current	\$1.86	Renew Endorse	Certificate Schedule Invoice Summary
182581 (182580)	CHKAgain	Renewal	Corporate Travel	360-AHCT-10013469	fouzia.zia@360uw.com.au	5 Apr 2023	5 Apr 2024	Current	\$	Endorse	Certificate Schedule Invoice Summary
182580	CHKAgain	New Business	Corporate Travel	360-AHCT-10013469	fouzia.zia@360uw.com.au	4 Apr 2023	5 Apr 2023	Completed	\$1.40		
182579 (182578)	broker	Endorsement	Group Journey Injury	360-AHPJ-10013468	fouzia.zia@360uw.com.au	4 Apr 2023	4 Apr 2024	Pending Completion	\$	Amend	
182578	broker	New Business	Group Journey Injury	360-AHPJ-10013468	fouzia.zia@360uw.com.au	4 Apr 2023	4 Apr 2024	Endorsed	\$701.85		

Create New Application

- Click Button 'Create New Application' – To create a new policy transaction or a new quote.

compass Welcome Fouziah

[Dashboard](#) [Accident and Health Home](#) [Logout](#)

Search 360 Accident & Health Applications

[Create New Application](#)

Application Id

Application Status

Application Owner

Policy Number

Named Insured

Inception Date

[Search](#)

Total Base Premium: \$756,702.88 Current: 58 (37.66%) \$125,476.71 Pending Completion: 82 (53.25%) \$617,945.34
Applications Count: 154 Referred, Pending Admin Approval: 14 (9.09%) \$13,280.83

[Toggle Total Premium](#)

Step 1: Policy Details Page

The first page of the Product.

- Period of Insurance Dates – System populated – ‘From’ Defaults to ‘Today’s Date and ‘To’ Defaults to Expiry Date of 12 months.
- Broker to enter the mandatory details – Insured Name, ABN, Client Address and Client Suburb.
- Client Address State and Postcode are populated by the system.

Policy Details

The screenshot displays the 'Policy Details' page with a progress bar at the top. The progress bar has four steps: 'Policy Details' (highlighted in red), 'Cover Selection', 'Important Information & Declaration', and 'Policy & Premium Details'. Below the progress bar, the form contains the following fields:

- Period of Insurance:** Two input fields. The first is labeled 'From' and contains '9 Feb 2023'. The second is labeled 'To' and contains '9 Feb 2024'.
- Insured Name:** A single-line text input field.
- ABN:** A single-line text input field.
- Address:** A single-line text input field.
- Suburb:** A single-line text input field.
- State:** A single-line text input field.
- Postcode:** A single-line text input field.

At the bottom of the form, there are two buttons: a 'Back' button on the left and a 'Next' button on the right.

- After entering the details on the Policy Details screen, Click the Next Button.

Step 2: Cover Selection Page

Second screen of the Product. Users can select the Cover, answer the History Questions, and enter the Benefits. Please refer to the screen print below:

- Initial Screen – without selecting anything:

The screenshot displays the 'Cover Selection' page within the Compass application. At the top, the Compass logo is on the left, and 'Welcome Fouzia!' is on the right. Navigation links for 'Dashboard', 'Accident and Health Home', and 'Logout' are visible. A progress bar indicates the current step is 'Cover Selection'. The main content area is divided into sections: 'Cover Type' (with 'Personal Accident' and 'Travel' sub-sections), 'History', 'Insured Persons', and 'Benefits Required'. The 'Personal Accident' section contains three radio button options, and the 'Travel' section contains one. 'Back' and 'Next' buttons are located at the bottom of the page.

- User selects a Cover Type (PA OR Travel). Only one cover can be selected at a time.
- Select Cover and questions/sections become available applicable to the selected Cover Type.

- Select Cover '**Individual Personal Accident and Sickness**'

Screen unfolds with the Questions/Sections applicable to the 'Individual Personal Accident and Sickness' and system referrals would trigger where 'A&H Underwriter' approval is required.

Cover Type

Personal Accident Travel

Individual Personal Accident and Sickness Corporate Travel

Group Journey Injury

Group Voluntary Workers

Date of Birth

Occupation

Please select ▼

If Your Occupation is not Listed then please select "Other" and enter a specific Business Description below

Select 'Yes' and freeform box would be available to enter more details:

History

Does the Insured currently hold or has previously held any Personal Accident & Sickness Insurance Policy? Yes No

Has the Insured or any proposed Insured Person lodged any Personal Accident, Sickness or WorkCover claims in the last three (3) years? Yes No

Has an application for insurance ever been declined or accepted on special terms for Personal Accident & Sickness Insurance, or has any Insurer ever cancelled or declined to renew such a policy? Yes No

Are there any circumstances connected with the Insured's occupation or other activities which renders them liable to injury or sickness (football, scuba diving, motor-sports etc)? Yes No

Have you ever suffered abnormal blood pressure, ulcers, diabetes, tuberculosis, cancer, arthritis, rheumatism, any mental, nervous, or respiratory problems, gentile urinary, circulatory of the back, spine, eyes or heart? Yes No

Have you ever had medical or surgical advice or treatment, or been hospital confined during the past 5 years? Yes No

Are there any reasons that would cause you to consider yourself not presently in good health? Yes No

Insured Persons

Scope of Cover

Scope of Cover

- Outside work hours Only
- Work Hours Only
- 24 Hour Cover / 365 days protection

Benefits Required

Death and Capital Benefit

\$ 100,000

Weekly benefits - Bodily Injury

\$ 1,000

Weekly benefits - Sickness

Available Only when selected scope is '24 Hour Cover / 365 days protection'

\$ 1,000

Maximum % of Salary Payable

85 %

Excess Period

14 Days

Benefit Period

104 Weeks

Mental Health

52 Weeks

Aggregate of Limit of Liability

\$ 500,000

Non-Scheduled Flight Aggregate Limit of Liability

\$ 0

Additional Information

Important Information
 When answering these questions, you must be honest as the answers will form the basis of our decision to insure you. Your answers apply to you and to anyone else that may be insured under the policy.
 If you have not answered these questions in this way, we may reduce or refuse to pay a claim, or cancel the policy.

○ Select Cover **'Group Journey Injury'**

Screen unfolds with the Questions/Sections applicable to the 'Group Journey' and system referrals would trigger where 'A&H Underwriter' approval is required.

Cover Type

Personal Accident Travel

Individual Personal Accident and Sickness Corporate Travel
 Group Journey Injury
 Group Voluntary Workers

History

Does the Insured currently hold or has previously held any Insurance Policy? Yes No

Has the Insured or any proposed Insured Person lodged any claims in the last three (3) years? Yes No

Has an application for insurance ever been declined or accepted on special terms for Insurance, or has any Insurer ever cancelled or declined to renew such a policy? Yes No

Insured Persons

Number of Insured Persons to be Covered

	NSW	ACT	QLD	VIC	TAS	SA	NT	WA	OVS
White Collar	<input type="text"/>	1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Blue Collar	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Scope of Cover

Scope of Cover Journey Journey and Recess

Benefits Required

Death and Capital Benefit \$ 100,000

Weekly benefits - Bodily Injury \$ 1,000

Maximum % of Salary Payable 85 %

Excess Period 14 Days

Benefit Period 104 Weeks

Aggregate of Limit of Liability \$ 1,000,000

Additional Information

Important Information

When answering these questions, you must be honest as the answers will form the basis of our decision to insure you. Your answers apply to you and to anyone else that may be insured under the policy.

If you have not answered these questions in this way, we may reduce or refuse to pay a claim, or cancel the policy.

[Back](#) [Next](#)

- Select Cover '**Group Voluntary Workers**'
Screen unfolds with the Questions/Sections applicable to the 'Group Voluntary Workers' and system referrals would trigger where 'A&H Underwriter' approval is required.

Cover Type

Personal Accident Individual Personal Accident and Sickness Group Journey Injury Group Voluntary Workers

Travel Corporate Travel

Nature of Business

Are all activities White Collar? Yes No

History

Does the Insured currently hold or has previously held any Voluntary Workers Insurance Policy? Yes No

Has the Insured or any proposed Insured Person lodged any Voluntary Workers claims in the last three (3) years? Yes No

Has an application for insurance ever been declined or accepted on special terms for Voluntary Workers Insurance, or has any Insurer ever cancelled or declined to renew such a policy? Yes No

Insured Persons

Number of Insured Persons to be Covered

	NSW	ACT	QLD	VIC	TAS	SA	NT	WA	OVS
White Collar/Administration	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Light Manual	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Heavy Manual	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Maximum number of Insured Persons to be covered at any one time

Average no. of days per volunteer per annum

Please detail the number of Insured Persons into the following age brackets:

Under 18 18-70 71-85 86-90 90+

Any **benefit** payable for **insured events** 1-18 for **insured persons** who have attained the age of seventy (70) years will be limited to the lesser of the sum insured shown on the **schedule** or \$25,000 unless otherwise specified

Scope of Cover

Scope of Cover

 Voluntary Workers**Benefits Required**

Death and Capital Benefit	\$	100,000					
Weekly benefits - Bodily Injury	\$	500					
Maximum % of Salary Payable		85		%			
Excess Period		14		Days			
Benefit Period		52		Weeks			
Domestic Help or Student Tutorial Benefits	\$	500	per week	26	weeks	7	days excess
Non-Medicare Medical Expenses	\$	1,000					
Non-Medicare Medical Expenses Excess	\$	50					
Aggregate of Limit of Liability	\$	1,000,000					

Additional Information**Important Information**

When answering these questions, you must be honest as the answers will form the basis of our decision to insure you. Your answers apply to you and to anyone else that may be insured under the policy.

If you have not answered these questions in this way, we may reduce or refuse to pay a claim, or cancel the policy.

[Back](#)
[Next](#)

- Select Cover '**Corporate Travel**'

Screen unfolds with the Questions/Sections applicable to the 'Corporate Travel' and system referrals would trigger where 'A&H Underwriter' approval is required.

Cover Type

Personal Accident

- Individual Personal Accident and Sickness
- Group Journey Injury
- Group Voluntary Workers

Travel

- Corporate Travel

Nature of Business

History

Does the Insured currently hold or has previously held any Corporate Travel Insurance Policy?

- Yes
- No

Has the Insured or any proposed Insured Person lodged any Travel claims in the last three (3) years?

- Yes
- No

Has the Insured been declined Travel Insurance in the past?

- Yes
- No

Is all travel white collar?

- Yes
- No

Insured Persons

Insured Persons

All Directors and Employees of the Insured including Accompanying Spouse/Partners & Dependent Child(ren).

Scope of Cover

Scope of Cover

- 50km Radius
- 100km Radius
- Interstate and outside Australia
- Outside Insured Persons Country of Domicile

Estimated Business Journeys for the Policy Period

One person traveling counts as one return trip

Destination	Please complete the number of trips in each duration band			
	0-14 days	15-31 days	32-90 days	91-180 days
Intrastate Journeys outside a radius of 50kms within Australia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interstate Journeys	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Domestic Journeys outside a radius of 50kms within Countries other than Australia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
UK/Europe	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
North America (USA/Canada)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Central/South America & Mexico	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
New Zealand	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
South Pacific	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Papua New Guinea	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Timor	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Africa	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Middle East	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Antarctica	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Worldwide	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Number of Insured Persons who may travel together in any one aircraft, vehicle, vessel or conveyance (Excluding Conferences):

Average Maximum

Is Business Travel cover required for Insured Persons attending Conferences, Expos, Incentive Trips or other Trips? Yes No

If Yes: Please provide details

Dates of Trip

Location

No of Insured Persons attending

Average and Maximum no of Insured Persons Travelling at any one time

Travelling to and from where

Will hazardous activities be undertaken (e.g. hangliding, skydiving, sharkdiving, skiing)?

Total Conference Cost

[Add Trip](#)

Estimated Private Travels for the Policy Period

One person traveling counts as one return trip

Destination	Please complete the number of trips in each duration band			
	0-14 days	15-31 days	32-90 days	91-180 days
Intrastate Journeys outside a radius of 50kms within Australia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interstate Journeys	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Domestic Journeys outside a radius of 50kms within Countries other than Australia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
UK/Europe	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
North America (USA/Canada)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Central/South America & Mexico	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
New Zealand	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
South Pacific	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Papua New Guinea	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Timor	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Africa	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asia	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Middle East	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Antarctica	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Worldwide	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Number of Insured Persons who may travel together in any one aircraft, vehicle, vessel or conveyance (Excluding Conferences):

Average Maximum

Will hazardous activities be undertaken (e.g. hangliding, skydiving, sharkdiving, skiing)?

Yes No

Will the Insured be undertaking Charter/Non Scheduled Flights?

Yes No

Domestic Flights:

Type of Aircraft	No. of flights	Average Duration	Average no. of employees any one flight	Maximum no. of employees any one flight
Helicopter Flights	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Wing Single Engine Flights	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Wing Twin Engine Flights	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

International Flights:

Type of Aircraft	No. of flights	Average Duration	Average no. of employees any one flight	Maximum no. of employees any one flight
Helicopter Flights	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Wing Single Engine Flights	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Wing Twin Engine Flights	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Where are the flights to and from:

Is cover required for any Fly in Fly out employees?

Yes No

If Yes: Please provide details - (Roster, purpose of work, occupations, where travel to and from, mode of transport and Scope of Cover required)

Benefits Required**Section 1**

Medical Expenses & Medical Evacuation	\$ 1,000,000
Bed Confinement	\$200 per day Maximum 30 days Excess 48 Hours
Trauma Counselling	\$10,000
Funeral expenses and return of mortal remains	As per wording

Section 2

360 Assist Emergency Assistance Included

Section 3

Accidental Death & Disablement (Part A – Lump Sum Benefits)	7 x salary	to a Maximum \$	500,000
Accompanying Spouse/Partner	\$250,000		
Weekly benefits - Bodily Injury (Part D – Weekly Benefit – Bodily Injury)	\$ 1,000		
Bodily Injury resulting in Surgery	\$20,000		
Weekly benefits - Sickness (Part E – Weekly Benefit – Sickness)	\$ 1,000		
Sickness resulting in Surgery	\$20,000		

Percentage of Salary Payable (Maximum % of Salary payable)	85	%
Excess Period	14	Days
Benefit Period	104	Weeks
Part F - Broken Bones	\$5,000	
Return to work assistance/rehabilitation/retraining	\$10,000	
Transport to and from work benefit	\$25 per day, Maximum 12 weeks	
Re-imbusement of professional or membership fees	\$250 per membership Maximum 2	
Specified Sickness (Refer to Policy Wording)	\$50,000	
Corporate Image/Brand Protection	\$15,000	
Coma Benefit	\$50 per day Maximum 90 days	
Orphaned Benefit	\$5,000 per child Maximum \$15,000 per family	
Premature Birth/ Miscarriage Benefit	\$5,000	
Modification Expenses	\$10,000	

Unexpired membership benefit	\$2,500
Chauffeur Services	\$2,500
Section 4	
Luggage, Personal Effects & Business Property	<input type="text" value="\$ 10,000"/>
Maximum % of sum insured for any one item	<input type="text" value="25"/> %
Money	<input type="text" value="\$ 1,000"/>
Electronic Equipment Excess	\$250
Section 5	
Loss of Deposits, Cancellation & Curtailment	<input type="text" value="\$ 10,000"/>
Private Travel restricted to a maximum of \$20,000 or the sum insured above which ever is the lesser.	
Is COVID cover required	<input type="text" value="No"/>
Reward Points	\$2,500
Overbooked Flight	\$2,500

Missed Transport Connect	\$10,000
Section 6	
Rental & Personal Vehicle Excess	\$ 5,000
Towing expenses	\$1,000
Section 7	
Kidnap, Ransom & Extortion	\$ 500,000
Hijack & Detention	\$1000 per day, Maximum 30 days
Section 8	
Personal Safety, Political & Natural Disaster Evacuation	\$ 50,000
Section 9	
Extra Territorial Workers Compensation	\$ 1,000,000
Weekly Benefit	\$1,000

Section 10

Personal Liability	\$ 5,000,000
Court Attendance	\$1,000

Section 11

Alternative Employee & Resumption of Assignment	\$ 20,000
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Section 12 - Additional Benefits

Accidental death of a spouse/partner	\$25,000
Financial planning advice	\$10,000
Home burglary benefit	\$2,000
Identity theft	\$20,000
Identity theft - keys and locks	\$2,500
Spouse/partner retraining benefit	\$10,000
Surviving children benefit	\$5,000 per child Maximum \$15,000 per family

Policy Limits

Aggregate Limit of Liability (All Policy sections except 1 & 10)	\$ 1,000,000
Limit of Liability (Sections 7, 8 & 9)	\$ 1,000,000
Sublimit of Liability - Non Scheduled Flight (All Policy Sections)	\$ 1,000,000
Any one event Loss of Deposits Any one Event Limit (Section 5 Loss of Deposits)	\$ 500,000

Further Additional Benefits

Accidental HIV Infection Benefit (Section 3)	\$30,000
Accommodation and Transport Expenses (Section 3)	\$5,000
Out of Pocket expenses (Section 3)	\$5,000
Childcare Benefit (Section 3)	\$5,000
Data Recovery Benefit (Section 4)	\$20,000
Repatriation of Belongings (Section 4)	\$1,000
Pet Boarding Expenses (Section 5)	\$2,500

Policy Excess

Excess each and every claim

Back

Next

Step 3: Important Information & Declaration Page

Third screen of the Product. This page contains important privacy and declaration content. In addition, also provide the functionality to select Broker Commission, Broker Fee, and Stamp Duty.

Please refer to the screen print below:

Important Information & Declaration



About 360 Accident & Health Pty Ltd

360 Accident & Health Pty Ltd (360 Accident & Health) as an Authorised Representative of 360 Underwriting Solutions Pty Ltd (360 Underwriting) ABN 18 120 261 270 AFSL 319 181, is an underwriting agency committed to deliver solutions you want, service you expect by people you know to the Accident and Health Insurance Market.

Agent of the Insurer

In arranging this insurance, 360 Accident & Health is acting under an authority given to it by insurers, and is acting as the agent of the insurer and not as your agent.

Your Duty to Take Reasonable Care Not to Make a Misrepresentation to Us

Duty to take reasonable care not to make a misrepresentation

All persons who will be an insured covered by the insurance (referred to as you, your) have a legal duty to take reasonable care not to make a misrepresentation to us.

A misrepresentation includes a statement that is in any way false, misleading, dishonest or which does not fairly reflect the truth. e.g. a statement of fact that is not true, a statement of opinion that is not the subject of an honestly held belief or a statement of intent that never existed at the time provided.

We will not treat something as a misrepresentation merely because you failed to answer a question or gave an obviously incomplete or irrelevant answer to a question.

Answering our Questions

Answers to our questions help us decide whether to provide you with insurance and if so, on what terms. The duty must be complied with when answering them.

When answering our questions:

- take reasonable care to make sure your answers are true, honest, up to date and complete in all respects. You may breach the duty if you answer without any care as to its truth or if you only guess or suspect the truth. If in doubt, pause the application and obtain the true facts before answering; and
- if another person is answering for you, we will treat their answers as yours. In such a case you should check the questions have been answered correctly on your behalf by them.

When does the duty apply until?

This duty applies until the time we agree to issue you with insurance for the first time. It also applies where you are applying to renew, extend, vary/change, replace or reinstate your insurance, up until the time we agree to this.

If you have made a statement and this changes before the end of the above relevant time you must tell us about this change before the time ends.

What happens if you breach the duty?

If you do not meet the duty, to the extent permitted by law, we may reject or not fully pay your claim. We may also, or as an alternative, cancel your insurance or if the misrepresentation was fraudulent, treat it as if it never existed.

A misrepresentation made knowingly by you without belief in its truth or recklessly without caring whether it is true or false can be fraudulent.

How we determine if there has been a breach?

A breach is determined having regard to all relevant circumstances.

Without limiting the above, the following matters may be taken into account in determining whether you have taken reasonable care not to make a misrepresentation:

- the type of this consumer insurance contract and its target market;
- explanatory material or publicity produced or authorised by us;
- how clear, and how specific, any questions asked by us were;
- how clearly we communicated to you the importance of answering those questions and the possible consequences of failing to do so;
- whether or not an agent was acting for you; and
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

We must also take account of any particular characteristics or circumstances about you which we were aware of, or ought reasonably to have been aware of.

If we believe the duty is breached, we will at least explain why, consider any response to the contrary and provide information on our dispute resolution procedures if we can't agree.

Need more help?

If any question or guidance provided is not clear or you need additional assistance, you can contact your agent/broker in the first instance and/or contact us or go to <https://www.360uw.com.au/accidentandhealth/>.

Privacy

We are committed to protecting your privacy in accordance with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs).

The information provided in this document and any other documents provided to us will be dealt with in accordance with our Privacy Policy. By executing this document you consent to the collection, use, storage and disclosure of your personal information in accordance with our Privacy Policy. If you do not provide the personal information requested or consent to its use and disclosure in accordance with our Privacy Policy, your application for insurance may not be accepted, we may not be able to administer our services/products, or you may be in breach of your duty of disclosure.

Our Privacy Policy explains how we collect, use, hold, disclose and handle your personal information including transfer overseas and provision to necessary third parties as well as your rights to access and correct your personal information and make a complaint for any breach of the APPs.

A copy of our Privacy Policy is located on our website at www.360uw.com.au.

Please access and read this policy. If you have any queries about how we handle your personal information or would prefer to have a copy of your Privacy Policy mailed to you, please ask us.

If you wish to access your file, please ask us.

Cancelling your Policy

This policy may be cancelled by you at any time by giving us notice in writing. Should you cancel your policy, we shall retain a pro rata proportion of the premium for the time the policy has been in force, subject to our minimum premium, and unless you purchased the policy through an Insurance Broker, will pay any premium refund due to you within fifteen (15) business days (if you purchased the policy through an Insurance Broker, ask your Broker what arrangements apply). You will not receive any refund if you have made a claim or a claim is forthcoming against the policy prior to cancellation.

We may cancel this policy in the circumstances prescribed by Section 60 of the Act.

Your Cooling-Off Period

You have the right to return the policy to us within twenty-one (21) days from the date the insurance period commences ("cooling-off period") unless a claim is made under the policy within this period.

If you return the policy during the cooling-off period, we will refund the full amount of the premium less any taxes or duties payable and unless you purchased the policy through an Insurance Broker, will pay the amount due to you within fifteen (15) business days (if you purchased the policy through an Insurance Broker, ask your Broker what arrangements apply). The policy will be terminated from the date we are notified of a request to return it. To return the policy, we must be notified in writing within the cooling-off period.

This can be done by contacting us using the contact details found at the back of the PDS, or your Insurance Broker.

Complaints and Dispute Resolution

If you have any complaints about the products or services provided to you, please contact us and tell us about your complaint. We have a complaints and internal dispute resolution process to try and resolve them as quickly as possible. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with you have the right to refer the matter to our external disputes resolution service.

We will provide information about this service including contact information when you lodge your complaint with us or at any time upon your request.

Full details of the Complaints and Dispute Resolution process is contained within our Product Disclosure Statement.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (the 'Code'). The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the Code are:

- to promote better, more informed relations between insurers and their customers;
- to improve consumer confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers;
- to commit insurers and the professionals they rely upon to higher standards of customer service; and
- to promote continuous improvement of the general insurance industry through education and training.

For further information on the Code, please visit www.codeofpractice.com.au or alternatively, you can request a brochure on the Code from us.

Contact us

360 Accident & Health Pty Ltd
Suite 1, Level 18, 201 Kent Street
Sydney, NSW 2000
Telephone: 1800 411 580
Email: ah@360uw.com.au

Broker Commission

Please select whether commission is included or excluded within the policy

 %

Broker Fee

Please enter your brokerage fee

Note: For your convenience, we will enclose a client quote containing our competitive terms and your nominated broker fee and broker reference which can be easily forwarded to your client.

Stamp Duty Exemption

Is the policy to be exempt from stamp duty?

 Yes No

Declaration

The Declaration must be signed by the intending insured or a person authorised to act on behalf of the intending insured.

By completing this declaration you confirm: -

- You have completed this Proposal to the best of your knowledge and believe the answers provided are complete and true and you/ your client has not withheld any material information.
- You are authorised to sign this declaration on behalf of your client.
- You have read and explained the Important Information to your client.
- Your agreement to be bound by your electronic signature on this Proposal, in accordance with the *Electronic Transactions Act*.

I/we declare that to the best of my/our knowledge and belief the answers given on this Proposal whether by me/us or on my/our behalf are complete and true and that we have not withheld any material information.

I/we authorise 360 Accident & Health and the Insurer(s) it acts as agent for to give to or obtain from other insurers or insurance reference bureaus or credit reporting agencies, any information about this insurance or any other insurance of mine including this completed Proposal and my insurance claims history and my credit history.

Please tick to acknowledge and agree to the above (Tick to sign)

This electronic signature will be treated the same as if signed personally. (Tick to sign)

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Step 4: Policy & Premium Details Page

Final screen of the Product with the Policy Summary and Premium Breakdown. Please refer to the following screen print as an example:

Premium Results

Policy Details
Cover Selection
Important Information & Declaration
Policy & Premium Details

QUOTE - Thank you for the opportunity to provide terms. We recommend that you read the Policy Wording which will be emailed to you with our quotation or refer to www.360uw.com.au to gain a full understanding of the insurance which would be provided with this quotation. Our quotation is as follows:

Policy Summary	Individual Personal Accident and Sickness	Premium Breakdown
Cover Type		Base Premium \$ 3,510.79
		GST \$ 351.08
		Stamp Duty \$ 245.13
Summary of Benefits		Total Premium (inc Statutory Charges, fees and GST) \$4,189.50
Death and Capital Benefit	\$ 100,000	Broker Commission \$702.16
Weekly benefits - Bodily Injury	\$ 1,000	GST on Broker Commission \$70.22
Weekly benefits - Sickness	\$ 1,000	Net Total \$3,417.12
Maximum % of Salary Payable	85%	
Excess Period	14 days	
Benefit Period	104 weeks	
Aggregate of Limit of Liability	\$ 500,000	
Non-Scheduled Flight Aggregate Limit of Liability	\$ 0	
Conditions of Quotation		

- User has an option to either 'Bind' to complete the Policy or Email the Quote to Complete later.

Conditions of Quotation

This quotation is valid for 30 days from the issue date above. It is based solely upon the information supplied to us above.

Premiums for some Sections or extensions of this Policy are adjustable and are minimum and deposit Premiums based upon estimated values. We will contact you for a declaration of the actual values and a Premium adjustment will apply where appropriate.

You can now save this quote and complete it later, or accept it - which will issue cover and then the policy documentation including the Tax Invoice will be sent to the nominated email address shortly

Buy Now - Complete the Policy

Email this Quote and Complete later

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Send Us A Message

- Documents generated are:
 - Quote Schedule (at Quote)
 - Policy Schedule (at Bind)
 - Certificate of Currency
 - Tax Invoice
 - Policy Wording
 - Summary
- User can view this transaction on the Application Search Screen with the status:
 - Pending Completion Status – if Policy is still not Complete and yet to Bind.

180455	CTDEMO	New Business	Corporate Travel	fouzia.zia@360uw.com.au	15 Feb 2023	15 Feb 2024	Pending Completion	\$783.08	Amend	Quote	Client Quote
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- Current Status if everything goes smoothly and no referrals triggered.

181439	Just Checking	New Business	Individual Personal Accident and Sickness	360-AHPI-10013342	fouzia.zia@360uw.com.au	28 Feb 2023	28 Feb 2024	Current	\$600.00	Certificate	Schedule	Invoice	Summary
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- Referred, Pending Admin Approval – Referrals triggered and awaiting review action from the ‘A&H Underwriter’.

180448	ckct	New Business	Corporate Travel		fouzia.zia@360uw.com.au	30 Dec 2022	30 Dec 2023	Referred, Pending Admin Approval				
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Endorsements

Step 1: Endorsement Request

Broker receives the policy changes from the Client.

Step 2: Process Endorsement

- Broker logs into Compass and reviews the Transactions listed in the Search Application Page.
- Broker clicks the button ‘Endorse’ to start the process. Refer to the highlighted section in the screen print below:

182110 (182108)	JOURNEYCHK	Endorsement	Group Journey Injury	360-AHPJ-10013446	fouzia.zia@360uw.com.au	28 Mar 2023	28 Mar 2024	Current	\$0.00	Endorse	Certificate	Schedule	Invoice	Summary
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- Clicking the 'Endorse' button brings up the Policy Details Page with the freeform Text Box to enter the Endorsement Reason.

Policy Details

The screenshot shows the 'Policy Details' page with a navigation bar at the top. The navigation bar has four steps: 'Policy Details' (highlighted in red), 'Cover Selection', 'Important Information & Declaration', and 'Policy & Premium Details'. Below the navigation bar is a form with the following fields:

- Endorsement Reason:** A large text box containing the text 'Increase Excess and Limits'.
- Period of Insurance:** Two date pickers. The first is labeled 'From' and contains '4 Apr 2023'. The second is labeled 'To' and contains '4 Apr 2024'.
- Insured Name:** A text box containing the text 'broker'.
- ABN:** A text box containing the text '1235'.
- Address:** A text box containing the text '201 kent street'.

- Endorsement reasons must be entered.
- Referral triggers will be reviewed by the A&H Underwriter.
- Documents generated are:
 - Policy Schedule
 - Certificate of Currency
 - Tax Invoice
 - Policy Wording
 - Summary

Lapse Quote

For Quote Transactions with Expiry dates in the past, the Broker will receive system generated email notifying them of the lapse.

Copy/Policy Quote

Compass allows the user to copy a 'Cancelled', 'Lapsed' or 'Quote Not Accepted' transaction and convert it into a Policy.

Renewals

Step 1: Renewal Reminder/Invitation

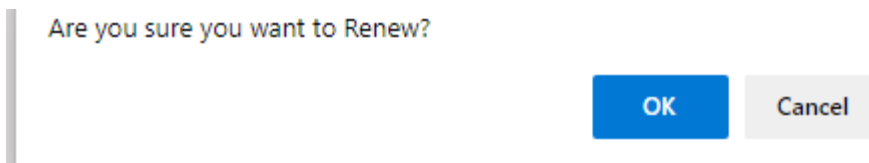
Broker receives the Renewal Reminder/Invitation 6 weeks prior to the Renewal date.

Step 2: Process Renewal

- Review the Transactions listed in the Search Application Page.
- Click the button 'Renew' for the transaction to start the Renewal process. Refer to the highlighted section in the screen print below:

App Id	Insured Name	App Type	Cover Type	Policy No	Broker Email	Inception Date	Expiry Date	Status	Base Premium	Action	Documents
182582	Check	New Business	Group Journey Injury	360- AHPJ- 10013470	fouzia.zia@360uw.com.au	4 Apr 2023	5 Apr 2023	Current	\$1.86	Renew Endorse	Certificate Schedule Invoice Summary

- Clicking the 'Renew' button first brings up a dialogue box to get a confirmation that user is sure to go ahead with the Renewal.



- Click 'OK' button to bring up the first Policy Details page.
- In case of referral triggers, the A&H Underwriter needs to review the reason of referral.
- Documents generated are:
 - Renewal Quote
 - Policy Schedule
 - Certificate of Currency
 - Tax Invoice
 - Policy Wording
 - Summary