



Information Bulletin – Comcover Statement of Cover 2019-20

Issue 49 – 1 July 2019

Comcover Statement of Cover – Key Changes for 2019-20

The *Comcover Statement of Cover 2019-20* (the Statement of Cover) takes effect from 1 July 2019 and supersedes the *Comcover Statement of Cover 2018-19*. It is important that you, as the Fund Member, carefully read the Statement of Cover and understand the changes that may affect the level and extent of your cover.

The Statement of Cover is a statement of the policy under which Comcover manages and settles claims for funding losses on behalf of Fund Members and the Commonwealth more generally.

As always, your Relationship Manager is available to provide guidance and advice in response to any queries you may have.

Notable changes in the Statement of Cover from the Comcover Statement of Cover 2018-19 include:

CHAPTER 2 – STATEMENT OF COVER

5. Defined terms

Amended exclusion '(i) land' to clarify that Comcover does cover structural improvements on or in the land.

CHAPTER 3 – LIABILITY

6. General Liability and Professional Indemnity

6(2) Removed references to 'directors' and 'employees' as they are automatically captured under the definition of 'officer' under section 5 'Defined terms' of the Statement of Cover.

CHAPTER 5 – MOTOR VEHICLE

12. Motor Vehicle

12(4)(c) Addition of the term 'recode' to clarify that Comcover will pay the cost of replacing keys and/or locks as well as recoding, subject to the terms and conditions of cover.

CHAPTER 6 – PERSONAL ACCIDENT AND TRAVEL

13. Personal Accident

- 13(1)(c) The previous wording could be incorrectly interpreted as Comcare administering both the *Safety, Rehabilitation and Compensation Act 1988* and the *Military Rehabilitation and Compensation Act 2004*. The latter is administered by the Department of Veterans' Affairs. The wording has been amended to address this.

14. Travel Outside Country

Title changed from 'Travel Outside Country – Baggage and Personal Effects' to 'Travel Outside Country – Baggage, Personal Effects and Other Non-Medical' to reflect that the section covers losses beyond baggage and personal effects.

15. Travel Outside Country – Medical Expenses and Medical Emergencies

- 15(1)(b) The previous wording could be incorrectly interpreted as Comcare administering both the *Safety, Rehabilitation and Compensation Act 1988* and the *Military Rehabilitation and Compensation Act 2004*. The latter is administered by the Department of Veterans' Affairs. The wording has been amended to address this and to reflect the intent of cover for travellers.

17. Personal Effects and Travel Inside Country

- 17(1)(b) Replaced the wording 'approved travel' with 'travel approved by **you** [i.e. the Fund Member]' to clarify that this section relates to travel that is approved by the Fund Member.

CHAPTER 7 – GENERAL EXCLUSIONS

18 Other Liabilities and Costs

- 2(c)(ii) Added a specific exclusion that Comcover will not pay for any liabilities or costs connected with any claim or request relating to a review of a Fund Member's actions under the *Government Procurement (Judicial Review) Act 2018* (Judicial Review Act). Reviews under the Judicial Review Act assess actions and processes, rather than decisions, in undertaking procurements.
- 2(k) Replicated the exclusion under section 17(3) to reflect that Comcover does not pay for anything that occurs as a result of actions associated with breaches of Accountable Authority Instructions or their equivalent and other relevant circumstances.

Note: This is only a summary of the key changes between the 2018-19 and 2019-20 Statement of Cover. This summary is not definitive and decisions relating to coverage in specific circumstances will be determined in accordance with the wording of the Statement of Cover.

If you require any further information, please contact your Relationship Manager at Comcover on 1800 651 540 (selecting option 3).