

PERSONAL ACCIDENT INSURANCE

Generously arranged by insurance broker, Webster Hyde Heath.
If you have any queries, please talk to the G&L Council Secretary,
before approaching the Broker.

Annual Payments due September 1 each year

... This year the premium is \$2.75 per member...

Premiums collected from members who join your Club after September 1
are sent by March 1 (the next year) to cover them until September 1 – there is no pro rata

Personal Accident cover, Australia-wide, is for 24 hours per day and 365 days per year for all members, registered with the Gem & Lapidary Council of NSW, whilst on any activity arranged and/or sanctioned by either the G&L Council and/or their Club, including travelling to and from such events.

Death Benefit: \$40,000

*** members aged over 85 are not covered whilst on field trips nor for death ***

Death benefit for members aged between 12 & 16 years: \$10,000

Funeral expense for members under 12 years: \$5,000

Accident Weekly Benefits: \$400 per week, maximum 104 weeks

Waiting period: 7 days

Aggregate Limit of Liability: \$2,000,000 for any one claim

The Policy also provides a Care Benefit of \$200 per week for those members who either do not receive an income, or whose income (Pension) is unaffected by any disablement.

Note: Optical, dental, chiropractic, physio, etc are not covered by this insurance, because they are claimable under the Commonwealth Government medical benefits.

*** The current Table of Benefits may be obtained from
Webster Hyde Heath Insurance Brokers at TraceyP@whhib.com.au

Webster Hyde Heath is also able to arrange Public Liability insurance for clubs, but for this insurance, you need to deal directly with Webster Hyde Heath
PO Box 780 Kent Town SA 5071 : phone 08 8362 5553 : fax 08 8362 5766

Coprolite Biscuits – ask a grown-up to help with the hot oven

225g SR flour	75g castor sugar
75g butter or margarine	1 egg, beaten
100g plain chocolate	2 tablespoons of milk
Pinch salt	

Sieve the SR flour and the salt into a large bowl. Add the butter and rub in the flour with your hands. Cut the chocolate into small chunks, and mix it into the flour with the sugar. Add the egg and milk. Plonk piles of the mixture, onto a greased baking tray. Bake in the oven at 180°C for about 15 mins. Place the coprolites onto a cooling rack.

You could also add sultanas, glace cherries or macadamia nuts to these biscuits. That would make them more interesting.

Have fun.

Thanks to Robyn's Branch of *The Cessnock news*