

BENEFITS

CAPITAL BENEFITS

Insured Persons Aged up to 65 Years	Events 1-19 Maximum Capital Benefit \$250,000
Insured Persons Aged up to 65-75 Years	Events 1-19 Maximum Capital Benefit \$100,000
Insured Persons Aged up to 76-84 Years	Event 1 Accidental Death Benefit \$100,000 Event 2 Permanent Total Disablement is deleted Events 3-19 Maximum Benefit \$50,000

EVENT	% of Maximum Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent Total loss of use of two limbs	100%
5. Permanent Total Loss of one limb	100%
6. Permanent and incurable insanity	100%
7. Permanent total loss of sight of both eyes	100%
8. Permanent total loss of sight in one eye	100%
9. Permanent total loss of sight or the lens in one eye	60%
10. Permanent total loss of hearing – Both Ears	80%
11. Permanent total loss of hearing - One ear	20%
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
13. Permanent Total Loss of four fingers and thumb of either hand	80%
14. Permanent Total loss of use of four fingers of either hand	50%
15. Permanent Total Loss of use of one thumb of either hand	
a. both joints	30%
b. one joint	15%
16. Permanent Total Loss of use of fingers of either hand:	
a. three joints	10%
b. two joints	7.5%
c. one joint	5%
17. Permanent Total Loss of use of toes either foot:	
a. all – one foot	18%
b. both joints	5%
c. one joint	2.5%
d. Each Toe	1%
18. Fractured Leg or patella with established non-union	10%
19. Shortening of leg by at least 5cm	7.5%

20. Permanent Disability not otherwise provided for under insured events 5 to 18 Inclusive. Such percentage of the sum insured as the insurers shall in their absolute discretion determine and being in their opinion not inconsistent with the benefits provided under Events 5 to 18 Inclusive.	Limited to a maximum amount of 75% of the amount shown in the schedule against part A – Lump Sum Benefits
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21. Temporary Total Disablement Note: No weekly benefits apply to persons aged 76 and above	85% of the average weekly earnings up to a maximum of \$600
22. Temporary Partial Disablement	25% of the amount payable for Temporary Total Disablement

23. Loss of teeth or full capping of teeth, per tooth	100%
24. Partial capping of teeth, per tooth	50%

EXCESSES:

Weekly Benefits following Injury	7 day excess period
Non Medicare Medical Expenses	\$50
Rehabilitation Expenses	\$50
Dental Expenses	\$50

WEEKLY BENEFIT PERIOD:

104 Weeks

AGE LIMITS:

Applicants aged 14-85 years
Applicants Aged 65-75 Years – Refer below endorsement
Applicants Aged 76-84 Years – Refer below endorsement

ADDITIONAL BENEFITS

1. STUDENT ASSISTANCE BENEFIT

Paying up to the sum insured, reimbursing 100% of costs incurred for tutoring, travelling expenses etc. to assist full time students.

Weekly Benefit	\$200
Excess Period	7 days
Maximum Benefit Period	26 weeks

2. HOME HELP BENEFIT (NON INCOME EARNERS)

Paying up to the sum insured, reimbursing 100% of costs incurred for child minding, ironing, washing, cooking, cleaning etc.

Weekly Benefit	\$200
Excess Period	7 days
Maximum Benefit Period	52 weeks

3. OUT OF POCKET EXPENSES (NON INCOME EARNERS)

Paying up to the sum insured expenses directly related to the disablement.

Weekly Benefit	\$300
Maximum Benefit	\$1,500

4. NON-MEDICARE MEDICAL EXPENSES

Paying up to the insured percentage reimbursement for all Non-Medicare expenses incurred as a result of the injury. Should the insured person be insured by Private Health Insurance, or be entitled to receive reimbursement from any other source, the reimbursement will be the amount by which the Non-Medicare expenses exceed the benefit the insured person is entitled to receive from his/her Private Health Insurer or other source, to the maximum benefit per injury, less the excess.

Benefit Percentage	100%
Maximum benefit per injury	\$5,000
Excess Period	\$50

5. EMERGENCY BED CARE

Payable as a result of an accident you are confined to a bed under the direction of a doctor.

Weekly Benefit	\$50
Maximum benefit period	26 Weeks
Excess Period	48 Hours

6. EMERGENCY TRANSPORT

Emergency Transport Expenses incurred as a result of sustaining an injury during the period of cover.

Maximum benefit payable	\$2,000
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7. FUNERAL EXPENSES

Paying expenses of burial or cremation or the cost of returning the insured person's body or ashes to their country of residence following accidental death.

Maximum benefit payable	\$3,000
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8. REHABILITATION EXPENSES

Paying expenses incurred following an injury on the occurrence of events 21 and/or 22 for tuition, advice and/or treatment from a licensed vocational school or occupational rehabilitation institution, excluding benefits payable via Medicare or any private health fund.

Maximum benefit payable	25% of injury annual benefit as stated in the schedule or \$5,000 whichever is the lesser
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9. INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES

Injury resulting in loss of teeth or dental procedures, which occur within twelve months of the incident.

Loss of teeth or full capping of teeth	Per Tooth 100%
Partial Capping of Teeth	Per Tooth 50%
Maximum Benefit	\$1,000 Limited to \$250 Per tooth

10. APPLICANTS AGED 65-75 YEARS

Insured persons over the age of 65 years up to and including 75 years of age are covered for the following events
Events 1-20 – Maximum benefit \$100,000

11. APPLICANTS AGED 76-84 YEARS

Insured persons over the age of 75 years up to and including 84 years of age are covered for the following events
Events 1 – Maximum benefit \$10,000
Events 2 – Is deleted
Events 3-20 – Maximum benefit \$50,000

Note:

Should the insured turn 85 within the policy period coverage will continue until the expiry date of the policy at which time all cover with respect to the insured person shall cease.