



## SPORTS INJURY SCHEDULE OF BENEFITS

### TABLE OF BENEFITS

#### INSURED EVENTS

Injury resulting directly in:

1.	Death	\$100,000
	Persons Under 18 years of Age limited to	\$25,000
2.	a. Permanent Total Disablement – persons 65 years and under	\$100,000
	b. Paraplegia/Quadriplegia – persons 66 years to 70 years	\$100,000
3.	Permanent and incurable paralysis of all limbs	\$100,000
4.	Permanent Total Loss of sight of both eyes	\$100,000
5.	Permanent Total Loss of sight of one eye	\$100,000
6.	Permanent Total Loss of use of two limbs	\$100,000
7.	Permanent Total Loss of use of one limb	\$100,000
8.	Permanent and incurable insanity	\$100,000
9.	Permanent Total Loss of hearing in	
	a. both ears	\$80,000
	b. one ear	\$20,000
10.	Permanent Total Loss of four fingers and thumb of either hand	\$80,000
11.	Permanent Total Loss of the lens of one eye	\$60,000
12.	Permanent Total Loss of use of four fingers of either hand	\$50,000
13.	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$50,000
14.	Permanent Total Loss of use of one thumb of either hand	
	a. both joints	\$30,000
	b. one joint	\$15,000
15.	Permanent Total Loss of use of fingers of either hand	
	a. three joints	\$10,000
	b. two joints	\$7,500
	c. one joint	\$5,000
16.	Permanent Total Loss of use of toes of either foot	
	a. all - one foot	\$15,000
	b. great - both joints	\$5,000
	c. great – one joint	\$3,000
	d. other than great, each toe	\$1,000
17.	Fractured leg or patella with established non-union	\$10,000
18.	Shortening of leg by at least 5cm	\$7,500
19.	Permanent Disability not otherwise provided for under Insured Events 9 to 18 inclusive (available only to persons up to 65 years of age)	Such percentage of the Sum Insured as We shall in Our absolute discretion determine and being in Our opinion not inconsistent with the compensations provided under Insured Events 9 to 18 inclusive. The maximum amount payable is \$50,000. During such Disablement, the Weekly compensation benefit of \$500 or 85%
20.	Temporary Total Disablement caused directly and solely by Injury	

		of Your Salary as defined whichever is the lesser.
21. Temporary Partial Disablement caused directly and solely by Injury		40% of the amount payable for Insured Event 20.
22. Broken Bone Benefits caused directly and solely by Injury		
a. Neck or spine (full break)		\$2,000
b. Hip, pelvis		\$500
c. Skull, shoulder blade		\$200
d. Collar bone, upper leg		\$200
e. Upper arm, kneecap, forearm, elbow		\$150
f. Lower leg, jaw, wrist, cheek, ankle, hand, foot		\$100
g. Ribs		\$100
h. Finger, thumb, toe		\$50
Maximum compensation any one accident		\$2,000

Any Insured Persons not in receipt of pre-disability earnings may be eligible for one of the following benefits, Domestic Help Benefit OR Student Tutorial Benefit, if they suffer an Injury during the Scope of Cover.

#### **DOMESTIC HELP**

Any Insured Persons not in receipt of pre-disability earnings will be paid under Temporary Total Disablement Event 20 for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- a. Such child-minding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or person's permanently living with the Insured Person.
- b. Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment by a legally qualified medical practitioner.

The compensation payable for emergency home help shall be limited to \$500 per week payable for an aggregate period of 26 weeks.

OR

#### **STUDENT TUTORIAL BENEFITS**

Any Student who is an Insured Person not in receipt of pre-disability earnings is entitled to reimbursement of student tutorial fees under Temporary Total Disablement Event 20 provided that:

- a. such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- b. such fees must be certified by a legally qualified medical practitioner.

The compensation payable for student tutorial benefits shall be limited to \$500 per week payable for an aggregate period of 26 weeks.

#### **MEDICAL EXPENSES**

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that we shall not be liable to make any refund in respect of:

- a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b. the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18(4) of the Health Insurance Act 1973 be payable.

c. any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply.

Compensation for medical expenses shall be limited to 85% of expenses incurred up to a maximum of \$3,000 and we will not be liable for the first fifty (\$50) dollars of each and every claim.

#### **FUNERAL EXPENSES**

Where an Insured Person suffers death as a result of an accident this Policy extends to cover the expenses of burial or cremation or the cost of returning the Insured Person's body or ashes to his/her home town up to a maximum of \$5,000.

#### **PARENTS INCONVENIENCE ALLOWENCE**

We will pay the actual expenses reasonably and necessarily incurred up to the amounts stated on the Schedule for each day a full time student under 20 years of age is hospitalised. Limited to a maximum period as specified in the Schedule from the date of hospitalisation.

The compensation payable for Parents Inconvenience Allowance shall be limited to \$20 per day.