

## Personal Accident Insurance - Summary of Benefits

### Capital Benefits:

- Death: \$30,000 (\$60,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$30,000 depending on the injury
- Includes: \$3,000 for becoming HIV positive as a result of playing in the sport

### Non-Medicare Medical Benefits:

- Pays 80% of expenses up to \$1,000 for Non-Medicare medical expenses, including but not limited to:
  - Private Hospital Accommodation
  - Ambulance Transport Cost
  - Chiropractic
  - Dental Services (to sound whole teeth)
  - Ancillary Medical Procedures
  - Theatre Fees in Private Hospitals where Medicare does not apply
  - Orthotics, Splints and Prosthesis where medically necessary
- Physiotherapy pays 95% for the first 5 visits, 85% for the following 5 visits and 75% thereafter
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap.
- A \$10 excess per injury applies
- \$2,000 repatriation benefit is included if hospitalised for more than 3 days and more than 200km from home (in Australia)

### Loss of Income:

- Pays up to 85% of net income of full-time workers after the 7 day excess, limited to \$300 per week (payable for 52 weeks)

### Additional Expenses:

- Pays up to \$200 per week for necessary home tuition for full-time students (10 day excess, payable for 104 weeks)
- Pays up to \$200 per week for necessary domestic home help for non-income earners (10 day excess, payable for 104 weeks)
- Parents Inconvenience – pays up to \$1,000 for necessary transport and accommodation costs as a result of the injury
- Rehabilitation – pays up to \$500 for medically necessary rehabilitation. Includes gym, pilates, personal trainer etc. Also includes up to \$3,000 for vocational school if required and agreed
- Bed Care – pays up to \$300 per week if confined to a bed for more than 7 days and under continuous care of a registered nurse
- Dependant Children's Allowance – pays up to \$500 for the dependant children of the injured person if necessary
- Home Renovation – pays 80% of costs up to \$10,000 for certain permanent disabilities
- Funeral Expenses – pays up to \$5,000
- In Memoriam Benefit – pays up to \$1,000
- Kidnapping Benefit – pays up to \$5,000
- Membership Benefit – pays pro rata up to \$500 of club membership fees if the injured person cannot continue to play because of their injury

### How to Make a Claim:

- Call the claims hotline on 1300 134 956 and report the claim – quote policy number **PMEL99/0077538**, or
- Go to <http://www.sportscover.com/claims.asp> and report the claim online. You will then be able to track your claim using the pin number provided.