

SPORTS INJURY SCHEDULE OF BENEFITS

TABLE OF BENEFITS

1) Capital Benefits - Death and Permanent Injuries

Bodily Injury sustained by an Insured Person during the Scope of Cover which within twelve calendar months results in:		COMPENSATION (as a percentage of the maximum benefit)
EVENT		Maximum Benefit \$100,000
1.	Death (limited to 25% of the capital benefits in the schedule for benefit for insured persons under 18 years of age)	100%
2.	Permanent Quadriplegia / Paraplegia	100%
3.	Permanent & incurable paralysis of all limbs	100%
4.	Permanent Total loss of sight of both eyes	100%
	Permanent Total loss of sight of one eye	100%
5.	Total loss of hearing – two ears	80%
	Total loss of hearing – one ear	20%
6.	Permanent total loss of use of two arms	100%
	Permanent total loss of use of one arm	100%
7.	Permanent total loss of use of two legs	100%
	Permanent total loss of use of one leg	100%
8.	Permanent total loss of use of four fingers and thumb	80%
	Permanent total loss of use of fingers	
	1. Four fingers	50%
	2. Three joints	10%
	3. Two joints	7.5%
	4. One joint	5%
	Permanent total loss of use of one thumb	
	5. Both joints	30%
	6. One joint	15%
9.	Permanent total loss of use of toes	
	7. All – one foot	15%
	8. Great – both joints	5%
	9. Great – one joint	3%
	10. Other than great – each toe	1%
10.	Fractured leg or patella with established non-union	10%
11.	Shortening of leg by at least 5cm	7.5%
12.	Any permanent disability not shown above will be compensated at a percentage of the capital benefit as determined at the sole and absolute discretion of the underwriter's. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive.	Up to 50% or

13.	Temporary Total Disablement caused directly and solely by	Section 4.3.1 Loss of Income The amount payable is the lesser of 85% Net Income Lost or \$ 500 Per Week
14.	Temporary Partial Disablement caused directly and solely by injury	2% 0.5% 0.2% 0.2%
15.	Broken bone benefits caused directly and solely by injury	0.15%
	11. Neck or spine (full break)	0.1%
	12. Hip, pelvis	0.1%
	13. Skull, shoulder blade	0.05%
	14. Collar bone, upper leg	2%
	15. Upper arm, kneecap, forearm, elbow	
	16. Lower leg, jaw, wrist, cheek, ankle, hand, foot	
	17. Ribs	
	18. Finger, thumb, toe	
	Maximum compensation any one accident	

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 13 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 13 provided that:

- a) Such fees are paid to a professionally qualified tutor who continues teaching the student during the period of 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.

NON-MEDICARE MEDICAL EXPENSES

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorized 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 the expenses incurred up to a maximum of \$3,000 and we will not be liable for the first fifty (\$50) 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 expense 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 ALLOWANCE

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.