



Eastern Football League **Personal Accident Programme**

BRIEF SUMMARY OF BENEFITS

Death and Capital Benefits Events 1-14 as per scale: \$100,000

Event 1 (Death Cover) cover in respect of injured persons without dependents shall be limited to \$10,000

WEEKLY INJURY BENEFIT (Income Earners only)

85% of Gross Weekly Earnings (as per policy definition) up to a maximum of \$150 per week for weeks 2-7

\$250 per week for weeks 8-26

\$350 per week for weeks 27-52

Or 85% of the insured persons pre disability earnings whichever is the lesser.

Excess: 7days

Benefit period: 52 weeks

Injury Assistance Benefit (For non income earners)

We will pay 75% of the actual non medical related expenses incurred for home help, child minding, home tutorial costs incurred for a qualified tutor.

Maximum payment \$200 per week

Excess: 7 days

Benefit period: 26 weeks

Parent inconvenience allowance

We will pay to the parent or guardian \$25 per day for each day a full time student under 18 years of age if hospitalised (Maximum payment \$1,500)

Non Medicare Medical Expenses

We will pay 50% of incurred Non Medicare medical expenses to a maximum of \$2,000 (**Excess \$10**) should an Insured person suffer Bodily Injury within twelve (12) Calender months results in:-

- Private Hospital Accommodation
- Ambulance Transport Costs
- Chiropractic
- Dental Services (to sound whole teeth only)
- Ancillary Medical Procedures
- Theatre Fees in Private Hospital where Medicare does not apply

- Orthotics, Splints and Prosthesis where an Insured Person's Medical Practitioner considers them medically necessary for the treatment of the Bodily Injury.

Funeral Expenses

We will pay \$2,500 as a funeral benefit in addition to Capital Benefit 1

Physiotherapy Benefits

If during the Scope of Cover, an Insured Person suffers Bodily Injury which within twelve (12) calendar months results in physiotherapy treatment required and provided by a suitably qualified physiotherapist We will pay the following:

- Visits 1 – 5 95%(of the fee charged less rebates from other sources)
- Visits 6 -10 80%(of the fee charged less rebates from other sources)
- All other visits 75%(of the fee charged less rebates from other sources)

Provided Always:

- (i) Any payable condition claimed must occur within 12 months of the date of injury.
- (ii) The compensation we pay will be reduced by amounts paid or payable from statutory transport accident scheme, statutory workers compensation scheme or from private health insurance.
- (iii) We shall not be liable for the first 7 days of each loss of earnings and injury assistance claim.
- (iv) Our liability to pay compensation shall not exceed 50% of expenses to a maximum of \$2,000 whichever is lesser.
- (v) We will not pay for accounts covered by private health insurance whether claimed or not.
- (vi) We will not pay for expenses incurred for which a Medicare benefit is payable.

Scope of cover

The policy shall apply in respect of such activities that are officially organised by and under the control of the insured.

- * Please note that the above is only a brief summary of benefits and should be read in conjunction with the Policy Disclosure Statement and Policy Wording.