

Personal Accident Insurance – Summary of Benefits

Policy Period 30/06/2013 to 30/06/2014

The insurance premiums set by the Underwriter (Sportscover Australia) have been based per season with the understanding that the Touch Football Australia limit for any season will not run for more than one continuous **26 week period**.

Any competition or season varying in format **must** be approved directly by Touch Football Australia.

Capital Benefits:

- Death: \$50,000 (\$10,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$50,000 depending on the injury
- Includes: \$5,000 for becoming HIV positive as a result of playing in the sport

Non-Medicare Medical Benefits:

- Pays 80% of expenses up to \$3,000 for Non-Medicare medical expenses
- Physiotherapy pays 95% for the first 5 visits, 80% for the following 5 visits and 75% thereafter (subject to policy limit)
- Private Health to be claimed upon in the first instance
- Does NOT cover the Medicare Gap
- A \$200 excess per injury applies

Additional Benefits:

- Home help benefit
- Student assistance benefit
- Injury assistance and parents inconvenience allowance
- Funeral expenses
- Bed care expenses
- Dependent children allowance
- Home renovation benefit
- Membership benefit
- Ancillary non medical expenses
- Kidnapping benefit
- Non Australian Residence benefit

Please refer to the Policy Wording or contact **Worldwide Sports Insurance (WWSI)** on **02 8298 3927** for further details.

The policy is underwritten by Sportscover Syndicate 3334 at Lloyds.

To ensure that this product meets your needs please consider the Product Disclosure Statement available from Worldwide Sports Insurance (WWSI) on 02 8298 3927.