

## PERSONAL ACCIDENT INSURANCE – COVER ENHANCEMENTS

We are pleased to introduce the following enhancements to the policy for a reduced premium compared to the expiring period of insurance;

POLICY FEATURE	2015 / 2016	2016 / 2017
- Death Benefit Age limit	75 years of age	85 years of age
- Loss of Income Age limit	75 years of age	80 years of age
- Home/Motor Vehicle Modification Benefit	\$1,500	\$10,000
- Broken bones	Not included	Up to \$5,000
- Parental Assistance Benefit	Not included	\$1,500
- Kidnapping Benefit	Not included	\$5,000
- Unexpired Membership Benefit	Not included	\$500
- In Memoriam Benefit	Not included	\$1,000
- Dependant Children's Allowance	Not included	\$500
- Counselling Support – \$1,000 per week up to	Not included	\$20,000
- Chauffeur Plan – \$200 per week up to	Not included	\$5,000

### IMPORTANT NOTES

- 1. Cover under the Non Medicare Medical expense section of this policy is limited. We strongly recommend that insurer persons consider taking out private health insurance.***
- 2. Make sure your insured persons understand there could be a shortfall ("gap") in the rebate they receive from Medicare. Due to government legislation, this "gap" cannot be insured. Each Centre of club should decide who is responsible for this gap. i.e. The association/club or the participant. Make sure all insured persons are made aware prior to an injury occurring.***
- 3. Medical expenses will only be reimbursed by this policy if they are incurred within 52 weeks from the date of injury.***
- 4. The age limit on the policy is 85 years, with restrictions for over 75's. Please let us know if you have any member, volunteer or officials outside of these ages.***