

SUMMARY OF PERSONAL ACCIDENT INSURANCE COVER FOR VOLUNTARY WORKERS (AUSTRALIA)

as at 31 March 2014



The cover is subject to an aggregate limit of AUD\$5m (\$2m for non-scheduled flights) for all claims for all insured persons during the policy period.

(Please note this is a summary only, all claims will be subject to the full policy wording, terms and conditions).

This cover is for all voluntary workers engaged in any approved activity, authorised and organised by the Seventh-day Adventist Church including, but not exclusively, youth rallies, building and maintenance of churches and schools, hospital and welfare work, child and youth training programs anywhere in Australia including travelling to and from places at which such voluntary work is carried out. Cover is not extended to taking part in local church religious services and social activities (other than sporting) except where in respect of lay preachers (volunteers) when acting in this capacity away from their usual church, Storm Co activities, or as part of a Pathfinder/Adventurer program.

Important - Under the Medicare Act it is illegal for Insurance Companies to cover those medical items that would or should have been covered by Medicare. This means Insurers cannot cover Medicare payments or Medicare gaps in payments, e.g. a doctor charges \$100 for their service and the Medicare scheduled fee is \$75. This would leave a \$25 gap which is not covered by this policy. NB: All medical costs must be recovered from all available sources, e.g. Medicare or private health fund before any claim can be made on this policy.

	TO 65 YEARS OF AGE	66 YEARS TO 70 YEARS OF AGE	71 YEARS TO 80 YEARS OF AGE	81 YEARS TO 90 YEARS OF AGE
1. Death (Accidental)	\$100,000	\$100,000	\$20,000	\$10,000
2. Capital Benefits (See Table of Maims)	Up to \$100,000	Up to \$100,000	Permanent Total Disability \$Nil Other events up to \$20,000	Permanent Total Disability \$Nil Other events up to \$10,000
3. Broken Bone Benefits – Injury resulting in fractured or broken bone/s	Up to \$7,500 depending on bone/s fractured/broken	Up to \$7,500 depending on bone/s fractured/broken	Up to \$7,500 depending on bone/s fractured/broken	
4. Surgical Benefits – Injury resulting directly in surgery within 12 months of date of injury	Up to \$5,000 depending on surgical procedure	Up to \$5,000 depending on surgical procedure	Up to \$5,000 depending on surgical procedure	
5. Home tutorial/help for non-income earners for up to 104 weeks of total disablement due to accidental injury OR	Up to \$250 per week	Up to \$250 per week	Up to \$250 per week	
6. Weekly injury benefit for income earners for up to 104 weeks of total disablement due to accidental injury	Up to \$800 per week	80% of income up to \$500 per week	Nil	
7. Funeral expenses where injuries result in death	\$10,000	\$10,000	\$10,000	
8. Rehabilitation Expenses	Up to \$500 per month for up to six months	Up to \$500 per month for up to six months	Up to \$500 per month for up to six months	
9. Spouse & Dependant Child Benefit on death of insured	Spouse: \$5,000. Dependent Children: \$5,000 each (max \$15,000)	Spouse: \$5,000. Dependent Children: \$5,000 each (max \$15,000)	Spouse: \$5,000. Dependent Children: \$5,000 each (max \$15,000)	
10. Home Renovation Benefit	80% of cost up to \$10,000	80% of cost up to \$10,000	80% of cost up to \$10,000	
11. Accidental HIV Infection	\$25,000	\$25,000	\$25,000	
12. Out of pocket expenses approved by insurer*	\$7,800 per annum limit 2 years	\$7,800 per annum limit 2 years	\$7,800 per annum limit 2 years	

*Includes:

- Includes reasonable and necessary out of pocket expenses directly attributable to the injury and ambulance costs and reasonable out of pocket travelling or personal expenses necessarily incurred for attendance at a hospital or place of treatment.
- Non-refundable medical expenses provided the person does not receive full or part payment under Medicare or any other Government funded Medical system or a private health fund. Medical expenses means expenses occurring within 24 calendar months of sustaining an injury paid by an insured person to a duly qualified medical practitioner, physician, surgeon, chiropractors, acupuncturists, qualified professional alternate therapists, nurse, hospital and 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 other than dentures and is caused by injury.