



Personal Accident Insurance – Summary of Cover Aiki-Kai Australia– 2011-2012



Who is Insured?

Any Aiki-Kai Australia Registered Participant or Co-opted Volunteer.

When are you Insured?

Cover applies any time while participating in official club or association activities, including playing, training, coaching, travelling to/from, administrating and organising Aiki-Kai Australia activities as well as organised social and fundraising activities.

Where are you Insured?

Anywhere in Australia.

Summary of Cover:

Capital Benefits:

- Death: \$30,000 (\$6,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$30,000 depending on the injury (see the Product Disclosure Statement for full details)

Non-Medicare Medical Benefits:

- Pays 80% of expenses up to \$1,000 for Non-Medicare medical expenses, including but not limited to:
 - Private Hospital Accommodation.
 - Physiotherapy, Osteopathy, Naturopathy, Massage, Chiropractic (following referral from your medical practitioner)
 - Ambulance Transport Cost.
 - Dental Services (to sound whole teeth)
 - Ancillary Medical Procedures.
 - Theatre Fees in Private Hospitals where Medicare does not apply.
 - Orthotics, Splints and Prosthesis where medically necessary.
- Private Health cover kicks in first where applicable.
- Does NOT cover the Medicare Gap.
- A \$10 excess per injury applies.

Loss of Income:

- Pays up to 80% of net income of full-time workers after the 7 day excess, limited to \$300 per week (payable for 104 weeks)

Additional Expenses:

- Parents Inconvenience – pays up to \$1,000 for necessary transport and accommodation costs as a result of the injury
- Student Assistance - pays up to \$200 per week for necessary home tuition for full-time students (payable for 104 weeks; 7 day excess)
- Home Assistance – pays up to \$200 per week for necessary domestic home help for non-income earners (payable for 104 weeks; 7 day excess).
- Bed Care – pays up to \$300 per week if confined to a bed for more than 7 days and under continuous care of a registered nurse
- Home Renovation – pays 80% of costs up to \$10,000 for certain permanent disabilities.
- Membership Benefit – pays pro rata up to \$500 of club membership fees if the injured person cannot continue to participate because of their injury.
- Rehabilitation – pays up to \$500 for medically necessary rehabilitation. Includes gym, pilates, personal trainer etc. Also includes up to \$3,000 for vocational school if required and agreed by the Insurer.
- In Memoriam Benefit – pays up to \$1,000
- Kidnapping Benefit – pays up to \$3,000
- Funeral Expenses – pays up to \$5,000

Who is the Insurer?

Lloyd's of London.

How to Make a Claim?

Call the claims hotline on 1300 134 956. Policy No: PMEL99/0058715; or Go to <http://www.sportscover.com/claims.asp> and report the claim online