

Summary of Benefits and Exclusions

This is a general summary only and does not form part of the Policy and cannot be relied on as a full description of the cover provided.

Please refer to the relevant sections of the Policy and Your Policy Schedule for full benefit details and applicable terms, limitations, conditions and exclusions.

Note that You only have cover for the benefits listed below if specified as applicable in Your Policy Schedule.

Summary of Benefits Table

Section	Name	Benefit Availability
Weekly Benefits		
1	Weekly Benefit for Accidental Injury Provides cover for Your weekly Salary if You suffer an Accidental Injury that within twelve (12) months directly results in You being temporarily disabled and unable to attend Your Occupation. There are a few Terms and Conditions that apply and in addition to the General Exclusions we will not pay for claims resulting from childbirth or pregnancy apart from any unexpected and unforeseen medical complications or emergencies.	Mandatory
2	Weekly Benefit for Sickness Provides cover for Your weekly Salary if You suffer a Sickness that directly results in You being temporarily disabled and unable to attend Your Occupation. There are a few Terms and Conditions that apply and in addition to the General Exclusions we will not pay for claims resulting from childbirth or pregnancy apart from any unexpected and unforeseen medical complications or emergencies.	Optional
3	Weekly Benefit for Spouse/Partner Care Provides cover for Your Spouse/Partner's weekly Salary where they have ceased permanent employment and no longer earning a Salary because they are providing You with full-time care whilst You are receiving a payment under Section 1 – Weekly Benefit for Accidental Injury or Section 2 – Weekly Benefit for Sickness. Note that a Doctor needs to certify that full-time care is necessary for Your recovery.	Automatic if Section 2 is selected
4	Weekly Benefit for Fixed Business Expenses An extension of cover for Your Fixed Business Expenses whilst You are receiving a benefit paid under Section 1. This benefit is only available to be selected if You are self-employed. Note that You will be required to provide evidence of the Fixed Business Expenses being incurred prior to receiving the benefit and Your business's accountant certifies that the Fixed Business Expenses will continue.	Optional if You are self-employed
Lump Sum Benefits		
5	Coma Benefit Provides a lump sum payment due to You being in a coma for ten (10) days or more due to an Accidental Injury.	Automatic
6	Lump Sum Benefits Provides a lump sum payment due to an Accidental Injury that within twelve (12) months results in one (1) or more of the specified Events.	Optional
7	Lump Sum Benefit for Fractured Bones Provides a lump sum payment due to an Accidental Injury that results in one (1) or more of the specified Events.	Automatic if Section 6 is selected
8	Lump Sum Benefit for Loss/Damage to Teeth Provides a lump sum payment due to an Accidental Injury that results in one (1) or more of the specified Events.	Automatic if Section 6 is selected
Reimbursement Benefits		
9	Tuition or Advice Benefit Provides for the reimbursement of reasonable costs necessarily incurred for tuition or advice from a licensed vocational school for You if a payment has been made under Section 1 – Weekly Benefit for Accidental Injury or Section 2 – Weekly Benefit for Sickness and where Your Doctor certifies the tuition or advice is necessary in order to get You back to Your Occupation or alternative work. Such costs may only be incurred with Our prior written agreement, prior to incurring costs.	Automatic

10	Independent Financial Advice Provides for the reimbursement of reasonable costs necessarily incurred for professional financial planning advice within six (6) months of a payment being made for Events 1 to 8 under Section 6 – Lump Sum Benefits. The financial planning advice must be provided by someone who is authorised and regulated by ASIC to provide such financial advice and is not You or Your Spouse/Partner or relative.	Automatic if Section 6 is selected
11	Modification Benefit Provides for the reimbursement of reasonable costs necessarily incurred for modifying Your home and/or motor vehicle or relocating You to a more suitable home and where a payment has been made for Event 2, 3 or 4 under Section 6 – Lump Sum Benefits. Note that medical evidence from a Doctor certifying the modification and/or relation is necessary is required.	Automatic if Section 6 is selected
12	Funeral Benefit Provides for the reimbursement of reasonable funeral, burial or cremation and associated expenses or returning Your body or ashes to a nominated place following Your Accidental Death.	Optional

Other Benefits

13	Lifestyle Protection Benefits	Optional
	A. Commuting to Work Benefit Provides for the reimbursement of reasonable costs necessarily incurred for the hire of a suitable chauffeured vehicle or taxi to transport You between Your normal place of residence and normal place of work where this is required to return to Your Occupation in a reduced capacity. Note that medical evidence from a Doctor certifying You are unable to operate a motor vehicle or travel on other available modes of public transport is required.	
	B. Domestic Support Benefit Provides for the reimbursement of reasonable costs necessarily incurred for arranging a provider to do ordinary day to day domestic activities and other light household duties where a payment is being or is paid under Section 1 – Weekly Benefit for Accidental Injury, Section 2 – Weekly Benefit for Sickness or Section 6 – Lump Sum Benefits, Events 2 to 8. Note that medical evidence from a Doctor certifying that completing day to day domestic activities will impact Your recovery is required and the activities must be carried out by persons who are not Your relative, spouse or partner, or someone permanently living with You.	
	C. Out of Pocket Expenses Benefit Provides for the reimbursement of unexpected costs for medical aids, local transportation (other than ambulance) to seek medical treatment, and other non-medical expenses such as clothing and non-medical equipment because of You suffering an Accidental Injury.	
	D. Unexpired Membership Benefit Provides for pro-rata reimbursement of the unusable period of sport or gym activity membership, association or registration fees due to due to suffering an Accidental Injury or Sickness and are receiving a payment under Section 1 – Weekly Benefit for Accidental Injury, Section 2 – Weekly Benefit for Sickness or Events 1 to 8 of Section 3- Lump Sum Benefits. Note that medical evidence from a Doctor certifying that You are unable to continue participation in any sport or gym activity is required.	
14	Family Protection Benefits	Optional
	A. Transport & Accommodation Provides for the reimbursement of reasonable and necessary transport and/or accommodation costs incurred by Your Spouse/Partner and/or Dependent Children to visit You as an in-patient at a hospital which is more than one hundred (100) kilometres from Your normal place of residence.	
	B. Dependent Children Care Provides for the reimbursement of additional reasonable and necessary costs (that wouldn't have otherwise been incurred) for the services of a registered childcare provider to look after Your Dependent Children whilst You are receiving a benefit under Section 1 – Weekly Benefit for Accidental Injury or Section 2 – Weekly Benefit for Sickness or a benefit is paid under Section 6 – Lump Sum Benefits for Events 2 to 8. Note that medical evidence from a Doctor certifying that You are unable to care for Your Dependent Children is required and the childcare must be carried out by persons who are not Your relative or permanently living with You.	
	C. Dependent Children / Orphan Benefit Provides a lump sum payment due to You suffering an Accidental Death and You are survived by Dependent Children. The payment will be doubled if both You and Your Spouse/Partner suffer an Accidental Death resulting from the same accident.	

General Exclusions

As with all insurance coverage We don't provide cover for everything, the following provides a summary of the General Exclusions that apply to this Policy:

We will not pay for any claims arising directly or indirectly from:

1. Pre-Existing Medical Conditions;
2. any intentional self-injury, suicide, reckless act, misconduct or any illegal or criminal act committed by You;
3. You engaging in, taking part in, participating or training for professional sport of any kind or Dangerous Activities;
4. Us contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or the *National Health Act 1953* (Cth) or any amendment to, or consolidation or re-enactment of those Acts;
5. which is covered by Medicare, any workers' compensation legislation, any transport accident legislation, any common law entitlement, any government sponsored fund, plan or medical benefit scheme, or any other insurance policy required to be effected by or under law;
6. the use, existence or escape of nuclear weapons, materials or ionising radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
7. War, Civil War or war like operations, and civil or political unrest except Passive War;
8. Your exposure to the Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction;
9. an epidemic or pandemic (as announced by the government of Australia or the World Health Organization), that was in existence prior to the commencement of Your travel outside of Australia or which was foreseeable to a reasonable person before the commencement of Your travel including the assumption You will consider the "World Health Organisation" website or the Australian Government 'Smartraveller' website; or
10. a sexually transmitted disease or is a complication of infection with Human Immunodeficiency Virus or any variance including Acquired Immune Deficiency Syndrome and AIDS Related Complex.

Key Reductions or Limitations

For some of the benefits in this Policy there are Terms and Conditions that apply which reduce or limit coverage. The following summarise the key ones:

- **Waiting Period:** No weekly benefits are payable during the Waiting Period stated in Your Policy Schedule.
- **Failure to follow medical advice:** If You fail to follow the advice of or undertake the recommended treatment by a Doctor.
- **Ability to return to work in a reduced capacity:** Weekly benefits will be reduced to twenty-five percent (25%) if You are able to return to work but You elect not to.
- **Fit to return to work:** Weekly benefits will cease once You are deemed fit to return to work by a Doctor.
- **Death:** Weekly and other benefits will cease upon Your death.
- **Lump Sum Benefits:** Where more than one (1) Event occurs from the same Accidental Injury We will only pay for the Event with the highest amount payable.