

Summary of Benefits and Risks

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 the Policy Schedule for full benefit details and applicable terms, limitations, conditions and exclusions.

What the Policy covers

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

Accidental Permanent Total Disablement	Lump sum Accidental Permanent Total Disablement benefit – one hundred (100%) percent of the amount shown in the Policy Schedule.
Accidental Death	Lump sum Accidental Death benefit – one hundred (100%) percent of the amount shown in the Policy Schedule.
Broken bones and loss or	Lump sum benefit % of the amount shown in the Policy Schedule.
Temporary Total and Temporary Partial Disablement	Weekly disablement benefits as a result of Injury for Temporary Total Disablement and Temporary Partial Disablement as shown in the Policy Schedule.
Weekly benefits	Weekly benefits are payable for up to a maximum period of one hundred and four (104) weeks (or as specified in the Policy Schedule).
Exposure to the elements and Disappearance	Includes lump sum benefits for death and/or disablement as a result of exposure to the elements resulting in an Injury or Disappearance.
Personal Wellbeing	Accidental HIV Infection Benefit, Accommodation and Transport Benefit, Advanced Payment, Childcare Benefit, Coma Benefit, Dependent Child Benefit, Domestic Help Benefit, Education Fund Benefit, Escalation of Claim Benefit, Home Care Benefit, Hospitalisation Waiting Period Waiver, Independent Financial Advice, Modification and Rehabilitation Benefits, Non-Medicare Medical Expenses, Orphan Benefit, Spouse/Partner Retraining Benefit and Student Tutorial Benefit.
Corporate Protection	Cover for Disappearance, Corporate Image Protection, Funeral Expenses and Chauffeur Benefit.

What the Policy doesn't cover

No benefits are payable under the Policy where the Injury:

War, Civil War	Occurs as a result of War, Civil War or warlike operations, civil unrest or political unrest except Passive War.
Professional Sports	Results from the Insured Person taking part in, participating or training for professional sport of any kind, or the sport where the Insured Person earns majority of their income.
Air travel	Results from engaging in air travel or aerial activities except where the Insured Person is travelling as a passenger in a properly licensed aircraft.
Intentional or self-inflicted	Is deliberately self-inflicted or intentionally caused by the Insured Person.
Criminal acts	Results from a criminal act committed by the Insured Person or any other beneficiary of the benefits under this insurance.
Sickness and Pre-Existing Medical Conditions	Results from Sickness or Pre-Existing Medical Conditions as defined.
Alcohol or drugs	Is caused by the Insured Person whilst exceeding the lawful blood alcohol limit, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of non-prescription drugs, including abuse of prescription drugs.
Nuclear exposure or radioactivity	Occurs as a result of the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
Health Insurance Act	Contravention of the <i>Health Insurance Act 1973</i> (Cth), the <i>Private Health Insurance Act 2007</i> (Cth) or the <i>National Health Act 1953</i> (Cth).

When can Benefits be reduced or not paid

Lump Sum Benefits	No benefit shall be payable for more than one (1) condition in respect of the same Injury, in which case the highest benefit will be payable.
Waiting Period	No weekly benefits are payable for disablement during the Waiting Period stated in the Policy Schedule.
Beyond the maximum benefit period	As specified on the Policy Schedule, in respect to any one (1) Injury.
Able to return to work in a reduced capacity	Weekly benefits will be reduced to twenty-five percent (25%) if the Insured Person is able to return to work with their employer but elects not to do so.
Age Limits	Occurs after the Insured Person reaches the Maximum Age.
Fit to return to work	Weekly benefits will cease once the Insured Person is deemed fit to return to work by a Doctor.
Death	Weekly and other benefits will cease when the Insured Person dies.
Failure to follow medical advice	If the Insured Person fails to follow the advice of or undertake the recommended treatment by a Doctor for the current disability.

Blend Insurance Solutions Pty Ltd (ABN: 47 617 346 353 AFSL: 500768) ("blend") is an underwriting agency and acts as agent under a binding authority for the Australian branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907).

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