

SUMMARY OF PERSONAL ACCIDENT INSURANCE COVER FOR PATHFINDERS (AUSTRALIA) as at 31 March 2012

(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 members and invited guests of Pathfinder Clubs in Australia provided all Pathfinder Clubs in a conference agree to participate in this insurance program.

Pathfinders are insured against accidental injury, while participating in or journeying to or from an authorised Pathfinder activity.

Cover **excludes** driving or riding in any kind of race.

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.

Schedule of benefits are:

1. Death (Accidental)	\$25,000
2. Capital Benefits (See Table of Maims)	
- Aged up to 70 years	Up to \$100,000
- Aged 71 to 80years	Permanent Total Disability \$Nil Other events up to \$100,000
3. Broken Bone Benefits—Injury resulting in fractured or broken bone/s	Up to \$5,000 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
5. Student tutorial or Domestic Home Help for up to 104 weeks of total disablement due to accidental injury	Up to \$250 per week
6. Funeral expenses where injuries result in death	\$10,000
7. Out of pocket expenses approved by insurer (limit 2 years)*	\$7,800 per annum

***Includes:**

a. 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.

b. 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..