

Summary of Personal Accident Insurance Cover for Voluntary Workers (Australia)

31 March 2017 - 31 March 2018

	To 75 Years of Age	76 to 80 Years of Age	81 to 90 Years of Age
Death (Accidental)	\$500,000	\$25,000	\$10,000
Capital Benefits (See Table of Maims)	Up to \$500,000	Up to \$25,000	Permanent Total Disability \$NIL Other events up to \$10,000
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	NIL
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	NIL
Student tutorial or domestic home help for up to 104 weeks of temporary total disablement due to accidental injury OR	Up to \$500 per week	Up to \$500 per week	NIL
Weekly injury benefit for income earners for up to 104 weeks of temporary total disablement due to accidental injury	Up to \$800 per week	NIL	NIL
Funeral expenses where injuries result in death	\$10,000	\$10,000	NIL
Rehabilitation Expenses	Up to \$500 per month for up to six months	Up to \$500 per month for up to six months	NIL
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)	NIL
Home Renovation Benefit	80% of cost up to \$10,000	80% of cost up to \$10,000	NIL
Accidental HIV Infection	\$25,000	\$25,000	NIL
Out of pocket expenses approved by insurer*	\$7,800 per annum limit 2 years	\$7,800 per annum limit 2 years	NIL

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.

*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.