

SUP VIC

Personal Accident Insurance – Summary of Benefits

Policy Period 20/08/2009 to 20/08/2010

Capital Benefits:

1	Death (limited to 20% if person under 18 years) -		\$50,000
2	Permanent Quadriplegia -		\$50,000
3	Permanent Paraplegia -		\$50,000
4	Permanent Loss of Sight –	Two Eyes	\$50,000
		One Eye	\$25,000
5	Permanent Loss of Hearing -	Two Ears	\$37,500
		One Ear	\$12,500
6	Permanent Total Loss of Use of -	Two Arms	\$37,500
		One Arm	\$17,500
7	Permanent Total Loss of Use of -	Two Legs	\$37,500
		One Leg	\$17,500
8	Permanent Total Loss of Use of -	Two+ Fingers	\$20,000
		Two Fingers	\$ 7,000
		One Finger	\$ 2,000
		One Thumb	\$ 2,500
9	Permanent Total Loss of Use of -	Two+ Toes	\$20,000
		Two Toes	\$ 7,000
		One Toe	\$ 2,000
10	Permanent Total Loss of -	Two Kidneys	\$37,500
		One Kidney	\$15,000
		Spleen	\$12,500
		Liver	\$35,000
		Two Testicles	\$20,000
		One Testicle	\$ 3,000
		Sexual Function	\$22,500
11	Total & Permanent -	Disfigurement - up to	\$22,500
		Shortening of Leg	\$ 3,500

For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at the Insurer's sole and absolute discretion.

- Includes: \$5,000 for becoming HIV positive as a result of playing in the sport

Non-Medicare Medical Benefits:

- Pays 50% of expenses up to \$1,200 for Non-Medicare medical expenses, including but not limited to:
 - Private Hospital Accommodation
 - Ambulance Transport Costs
 - Chiropractic
 - 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
- Physiotherapy pays 95% for the first 5 visits, 80% for the following 5 visits and 75% thereafter (subject to policy limit)
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap
- A \$20 excess per injury applies

Issued subject to the terms and conditions of the Sportscover Player Accident Lloyds Wording (1210.06)