

Group Personal Accident for Members

Coverage Summary

Period of Insurance: From 31 December 2008
To 31 December 2009, 4.00pm Local Standard Time

Insurer: Ace Insurance Limited

Policy Number: 03P0004392

Insured: Surfing Australia Inc & others

**Insured Person(s)/
Categories:** Registered Members of the Insured

Scope of Cover: Cover under this policy applies whilst an Insured Person is actually engaged in Voluntary work, committee Meetings, Training, Event competition, surfing or directly related beach activities authorised by and under the control of the Insured.

Benefits & Sums Insured:

Categories			
Part A	Table of Events	Lump Sum Benefits	Surgical Benefits Injury
	Accidental Death	\$20,000	Nil
	Events 2-9	\$150,000	
Part B	Weekly Benefits Injury	Excess Period (Days)	% of Salary Part B
	Nil	Nil	Nil
Part C	Weekly Benefits Sickness	Excess Period (Days)	Surgical Benefits Sickness
	Nil	Nil	Nil
Parts D & E	Injury Resulting in Fractured Bones	Injury Resulting in Dental Procedures	
	\$2,000	\$450	

**Aggregate Limit
of Liability:**

Any one Period of Insurance	\$500,000
Non-Scheduled Aircraft	\$100,000

Policy Wording: Surfing Australia Inc ACE Group Personal Accident 08 PDS

Endorsements:

SECTION 1 - DEATH AND CAPITAL BENEFITS - Events 1 to 7b apply as follows:

- Event 1 - Death - \$20,000
- Event 2 - Paraplegia or Quadriplegia - \$150,000
- Event 3 - Loss of sight of both eyes - \$75,000
- Event 4 - Loss of sight in one eye - \$75,000
- Event 5 - Loss of use of two Limbs - \$75,000
- Event 6 - Loss of use of one Limb - \$50,000
- Event 7a - Loss of Hearing in both ears - \$50,000
- Event 7b - Loss of Hearing in one ear - \$10,000
- Event 8 - Any injury not shown as event 1 to 7b caused as a result of a Shark Attack – Limit \$1,000
- Event 9 - A Laceration which requires more than twenty (20) stitches - \$1,500
- Broken Bones:
 - Event 10 - Neck or spine (complete fracture) - \$2,000
 - Event 11- Hip or Pelvis - \$1,000
 - Event 12 - Skull or shoulder blade - \$1,000
 - Event 13 - Collarbone or upper leg - \$1,000
 - Event 14 - Upper Arm, Knee Cap, forearm, elbow or lower leg - \$800
 - Event 15 - Jaw, Wrist, Cheek, Ankle, Hand or Foot - \$400
 - Event 16 - Vertebrae, Rib, Finger, Thumb, Toe - \$150
- Dental:
 - Event 17 - Loss of teeth or full capping of teeth - The maximum benefit payable with respect to any one Injury shall be \$450 limited to \$150 per tooth

The full terms and conditions are contained in the policy documents and it is essential that these be read carefully, with particular attention to the exclusions.