

Group Personal Accident for Members

Coverage Summary

Period of Insurance: From 31 December 2011
To 31 December 2012, 4.00pm Local Standard Time

Insurer: ACE Insurance

Policy Number: 10PDSACEGPA01

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:

Capital Benefits	Table of Events	Lump Sum Benefits	Surgical Benefits Injury
	Accidental Death	\$20,000	Nil
	Events 2-9	\$150,000	
Weekly Benefits	Injury	Excess Period (Days)	% of Salary
	Nil	Nil	Nil
	Sickness	Excess Period (Days)	% of Salary
	Nil	Nil	Nil
Medical Benefits	Injury Resulting in Fractured Bones	Injury Resulting in Dental Procedures	
	\$2,000	\$1,000	
	Non Medicare Medical Expenses and Physiotherapy		
	\$5,000		

Aggregate Limit of Liability:

Any one Period of Insurance	\$1,000,000
Non-Scheduled Aircraft	\$ 100,000

Policy Wording:

Policy Benefits:

DEATH AND CAPITAL BENEFITS - apply as follows:

Accident Death	100%
Permanent Total Disablement	100%
Paraplegia or Quadriplegia	100%
Loss of sight of both eyes	100%
Loss of sight of one (1) eye	100%
Loss of use of two (2) limbs	100%
Loss of use of one (1) limb	100%
Permanent and incurable insanity	100%
Loss of hearing in both ears	100%
Loss of hearing in (1) ear	20%
Permanent Loss of use of four (4) fingers & Thumb of either hand	75%
Permanent Loss of the lens of on (1) eye	60%
Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
Permanent Loss of use of four (4) fingers of either hand	40%
Permanent Loss of use of Thumb of either hand in both joints	30%
Permanent Loss of use of Thumb of either hand in one (1) joint	15%
Permanent Loss of use of Fingers of either hand in three (3) joints	15%
Permanent Loss of use of Fingers of either Hand in two (2) joints	10%
Permanent Loss of use of Fingers of either Hand in One (1) joint	5%
Permanent Loss of use of toes of either Foot all on one (1) foot	15%
Permanent Loss of use of Toes of either Foot Great – both joints	5%
Permanent Loss of use of Toes of either Foot Great – one (1) joint	3%
Permanent Loss of use of Toes of either Foot Other than great – each toe	1%
Fractured leg or patella with established non union	10%
Shortening of leg by at least 5cm	7.5%

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.