

Summary of Cover

Limits:

Section A – Capital Benefits

Events 1 –17 \$100,000

The Death Benefit however is limited to \$10,000 for Insured Persons aged under 18 years of age

Section B –Weekly Benefits

Event 18 – Income Earners (Temporary Total Disablement caused by Injury)

We will pay up to 100% of the actual loss of or reduction in Income or \$500 per week whichever is the lesser while the Insured Person suffers Temporary Total Disablement after the end of the Deferral Period. This Event 18 applies only where, immediately prior to Injury the Insured Person earned an Income. Benefit Period up to 52 weeks each and every claim with a 7 days Deferral each and every claim

Event 19 – Non-Income Earners

We will pay up to 100% of the actual cost of home help from a recognised & licensed domestic help agency certified as necessary for the duration of the Temporary Total Disablement by a Medical Practitioner or \$500p/w whichever is the lesser. Benefit Period up to 52 weeks each and every claim with a Nil Deferral period (No cover is provided under this section for persons aged under 16 years of age)

Event 20 – Full Time Students

We will pay up to 100% of the actual cost of home tutorial by a qualified tutor certified as necessary for the duration of the Temporary Total Disablement by a Medical Practitioner or \$500p/w whichever is the lesser. Benefit Period up to 52 weeks each and every claim with a Nil Deferral Period

Section C – Special Benefits

Non-Medicare Medical Expenses

We will pay 80% of eligible Expenses as defined, after any reimbursement from a recognised private health fund, to a maximum of \$5,000 any one period of Insurance. Excess \$250

Rehabilitation Costs

If an Insured Person suffers an Injury during the Period of Insurance and they are entitled to the payment of benefits for Paraplegia or Quadriplegia, then we will reimburse the costs incurred by Insured Person to undergo a rehabilitation programme, including any costs incurred for necessary equipment or modifications to their home or car up to a maximum of \$5,000 for any one Insured person

Inconvenience Allowance

We will pay up to 100% of eligible expenses up to \$500 for any one Insured person for reimbursement of reasonable travelling or

personal expenses necessarily incurred as a result of an injury to an Insured Person in the transportation of the Insured Person to a hospital or place of treatment or in the emergency attendance on the Insured Persons parents, guardian, spouse, partner or children

Funeral Benefits

We will pay 100% of eligible expenses as defined to \$3,000 for any one person

Out of Pocket Expenses We will reimburse 100% of any reasonable out of pocket non – medical expense up to \$20 per day up to a maximum of \$2,000 for any Insured Person which have been paid by the Insured Person or the Insured on behalf of the Insured Person and which were authorised by the Insured Person's treating Medical Practitioner as being required to assist in the Insured Person's recovery as a result of an Injury.

Ambulance Costs Up to \$5,000 for any one Insured Person

Aggregate Limit \$1,000,000

Endorsement: The definition of "INJURY" on the policy is amended as follows

- section (d)(i) is deleted and replaced with "engaging in Club Sanctioned events"
- section (d) (iii) & section (d)(v) the word "matches/activities" is deleted and replaced by "sanctioned events"

The full PDS is available for download from the Membership page at www.ndra.com.au