

9 NATIONAL PERSONAL ACCIDENT INSURANCE

9.1 SUMMARY OF POLICY COVERAGE

- 9.1.0.1 The following is a summary of the policy coverage. Reference should be made to policy documents for specific details of coverage, terms and conditions. The terms and conditions of the policies will prevail.
- 9.1.0.2 Covering all: Competitors, Organisers, Officials, Marshals, Licence holders, Members, Volunteers, Employees, Directors and Committee members of or associated with Motorcycling Australia and its State bodies whilst competing, engaged in, and/or attending racing events, practice sessions, functions and other activities officially organised by/or on the business of Motorcycling Australia and its State bodies. Cover includes travel directly to and from such events from their place of work or domicile.
- 9.1.0.3 A claim for the benefits provided must be made within 12 months from the date the injury was suffered.
- 9.1.0.4 Situation - Anywhere in Australia

CLAIM	AWARD
1 Quadriplegia or paraplegia	\$150,000
2 Death	
- Under 18 years of age	\$10,000
- If under 18 years of age with full time employment	\$75,000
- All other Insured Persons	\$75,000
3 Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$50,000
4 Permanent Total Disablement	\$50,000
5 Permanent and Incurable Insanity	\$50,000
6 Permanent Total Loss of Sight of Both Eyes	\$50,000
7 Permanent and Incurable Paralysis of all Limbs	\$50,000
8 Permanent Total Loss of Sight of One Eye	\$50,000
9 Loss of or the Permanent Total Loss of use of one limb	\$50,000
10 Loss of or the Permanent Total Loss of use of two limbs	\$50,000
11 Permanent Total Loss of Hearing in:	
a) Both Ears	\$37,500
b) One Ear	\$7,500
12 Permanent Total Loss of the Lens of One Eye	\$25,000
13 Loss of or the Permanent Total Loss of use of 4 fingers and thumb of either hand	\$35,000
14 Loss of or the Permanent Total Loss of use of 4 fingers of either hand	\$20,000
15 Loss of or the Permanent Total Loss of use of 4 fingers of either hand:	
a) Both Joints	\$15,000
b) One Joint	\$7,500
16 Loss of or the Permanent Total Loss of use of fingers of either hand:	
a) Three Joints	\$5,000
b) Two Joints	\$3,750
c) One Joint	\$2,500
17 Loss of or the Permanent Total Loss of use of toes and disablement of foot:	
a) All-one Foot	\$7,500
b) Great-both Joints	\$2,500
c) Great-one Joint	\$1,500
d) Other than great toe, each toe	\$500
18 Fractured leg or patella with established non-union	\$5,000
19 Shortening of leg by at least 5cm	\$3,700
20 Permanent Disability not otherwise provided for under Insured Events 3 to 19 inclusive. Such percentage of the Sum Insured as the insurer shall in its absolute discretion determine and being in its opinion not inconsistent with the benefits provided under Insured Events 3 to 19 inclusive.	
21 Funeral expenses	\$2,000
22 Non-Medicare medical expenses	\$5,000
23 Emergency transport costs for Officials, Marshalls and Volunteers	\$10,000
24 Out of pocket expenses for Officials and volunteers (as defined by the policy)	\$1,000

WEEKLY BENEFITS		
25	Weekly Accident Benefits for Marshals and officials who are Income Earners	\$500
26.	Home Help Weekly Benefit	\$250
27	Student Tutorial Weekly Benefit	\$250
PARENTS' INCONVENIENCE ALLOWANCE		
28	Parents' Inconvenience Allowance – per day	\$50
	Up to a maximum of	\$1,500

9.2 CAPITAL BENEFITS

9.2.0.1 Injury as defined resulting solely and directly and independently of any other cause in:

9.3 WEEKLY BENEFITS

9.3.0.1 Weekly Benefits Excess: 30 days.

9.3.0.2 Weekly Benefit Period: 104 weeks maximum.

9.4 DEFINITIONS

9.4.1 Home Help Weekly Benefit

9.4.1.1 The insurer will pay for the cost of hiring help and/or child minding services reasonably and necessarily incurred by an Insured Person as a result of injury from an insured event causing temporary total disablement. Provided that:

- a) Such child minding services and nursing help are carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.
- b) Such child minding services and help are certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person.
- c) Payments will commence from the 14th day of treatment by a legally qualified medical practitioner.

9.4.2 Student Tutorial Weekly Benefit

9.4.2.1 In respect of unmarried dependent children, the insurer will pay the cost of hiring home tutoring services reasonably and necessarily incurred by an Insured Person as a result of injury from an insured event causing temporary total disablement.

Provided that:

- a) The Insured Person is registered as a full-time student.

b) Such home tutoring services are carried out by persons other than members of the Insured Person's family or other relatives or persons who are full-time students.

c) Payments will commence from the 14th day of treatment by a legally qualified medical practitioner.

9.4.3 Parents' Inconvenience Allowance

9.4.3.1 The insurer will pay up to \$15 per day to a maximum of \$1,500 for reimbursement of expenses incurred for travelling, child minding or other out-of-pocket expenses incurred whilst an insured child is hospitalised arising from an insured event.

9.4.4 Total Disablement

9.4.4.1 Total disablement means disablement which entirely prevents an Insured Person from attending to business or occupation of any and every kind other than motorcycling, or if the Insured Person has no business or occupation other than motorcycling, from engaging in an occupation for which the Insured Person is reasonably qualified by education, training or experience.

9.4.5 Non Medicare Medical Expenses

9.4.5.1 Reasonable medical expenses necessarily incurred by an Insured Person as a result of injury(s) that are:

- a) not subject to any full or partial Medicare rebate or benefit,
- b) incurred within twelve calendar months of the Insured Person sustaining the injury;
- c) for treatment certified necessary by a qualified medical practitioner (other than the Insured Person) and shall include:
 - i) Expenses incurred for treatment by a physiotherapist, chiropractor, osteopath,

- specialist surgeon or any similar provider of medical services;
- ii) Cost of medical supplies not otherwise insured;
 - iii) Dental treatment, provided such treatment is necessary as a result of the injury, and is to otherwise sound and natural teeth, excluding first teeth and dentures.

Private health service costs e.g. hospital/surgery are not covered under the Motorcycling Australia Personal Accident Insurance policy. Unless you have private health Insurance, do not commit to private hospital/medical service costs.

Any questions can be referred to or sought from Proclaim on (02) 9287-1317.

