

Sports Injury/Personal Accident Cover Summary Wild Horizons – Highland Fling event 14th November 2010

Insurer: Calliden Insurance Limited (ABN 47 004 125 268; AFSL Number: 234438)
Website: www.calliden.com.au

Capital Benefits

The cover under this section provides \$50,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained below. Please Note Death is limited to 20% for Members whose age is less than 18.

Schedule of Capital Benefits

	EVENTS	Percentage of Capital Benefit
1	Permanent total disablement	100%
2	Permanent paralysis of all limbs	100%
3	Permanent loss of use of two limbs	100%
4	Permanent loss of use of one limb	100%
5	Permanent total loss of sight	100%
6	Permanent total loss of sight in a eye remaining	100%
7	Permanent total loss of sight or the lens in one eye	50%
8	Permanent total loss of hearing	75%
9	Permanent total loss of hearing in one ear	25%
10	Permanent Total Loss of Liver	75%
11	Permanent Total Loss of Two kidneys	75%
12	Permanent Total Loss of One kidney	35%
13	Permanent Total Loss of Sexual function	45%
14	Permanent Total Loss of Two testicles	40%
15	Permanent Total Loss of One testicle	7.5%
16	Permanent Total Loss of Spleen	30%
17	Permanent disfigurement to 100% of the surface of the head and neck	50%
18	Permanent disfigurement to 100% of the surface of the remainder of the body	25%
19	Permanent total loss of use of a thumb and all fingers on one hand	70%
20	Permanent total loss of use of all the fingers on one hand	40%
21	Permanent total loss of use of a thumb	30%
22	Permanent total loss of use of one joint of a thumb	15%
23	Permanent total loss of use of a finger	10%
24	Permanent total loss of use of two joints of a finger	7.5%
25	Permanent total loss of use of one joint of a finger	5%
26	Permanent total loss of use of a foot	15%
27	Permanent total loss of use of a big toe	5%
28	Permanent total loss of use of one joint of a big toe	3%
29	Permanent total loss of use of each other toe	3%
30	Broken leg or kneecap that will not join	10%
31	Shortening of a leg by at least 5 centimetres	7.5%

Loss of Earnings

The cover under this section pays 100% of the Members actual weekly income, up to a maximum of \$350 per week, subject to a 7 day deferral period. Please note that income earned from participating in the sport is not covered. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Student Help

The cover under this section reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$350 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Home Help

The cover under this section reimburses 100% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of \$350 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Modification Expenses

The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.

Funeral Expenses

The cover under this section reimburses funeral costs up to a maximum of \$5,000.

In Memoriam Benefit

The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.

Parents Allowance

The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.

Dependent Children's Allowance

The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.

Medical and Dental Costs

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$2,000. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess if no private health cover. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

Home Nursing Care

The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary. The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Ancillary Non Medical Expenses

The cover under this section provides for ancillary non medical expenses (expenses related to medical treatment if certified as necessary. i.e. expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.

Rehabilitation Benefits

The cover under this section provides for reimbursement of:

- a) Tuition or advice fees from a vocational college if certified as necessary and agreed to. The maximum payable under this benefit is \$3,000.
- b) Rehabilitation expenses (eg gym membership) certified as necessary and agreed to. The maximum payable under this benefit is \$500.

Unexpired Membership Reimbursement Benefit

The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500.

Double Capital Sum Insured

The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

Miscarriage and Premature Childbirth

The cover under this section provides for \$2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

HIV

The cover under this section provides for 10% of the Permanent Total Disability Benefit 1. as listed in the Schedule of Capital Benefits if contracted as a result of an Accident.

Kidnapping

The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefits.