

SPORTS PERSONAL ACCIDENT INSURANCE POLICY SUMMARY



The purpose of this Policy summary is to provide you with a general understanding of ATC's Policy wording and the different covers available. You should still read the quotation, Policy schedule and product disclosure statement for a full description of the terms of the insurance, including the Policy definitions, exclusions, general conditions and special provisions.



POLICY BENEFITS

Section A: death

We will pay a fixed or salary related benefit equal to the amount specified in the Schedule in the event of a Covered Person having an Accident which results in their death within 12 months of the Accident.

Section B: capital benefits

We will pay a fixed or salary related benefit equal to the amount specified in the Schedule in the event of a Covered Person having an Accident which results in Permanent disablement within 12 months of the Accident.

Section C: Permanent Total Disablement from Sickness

We will pay a fixed or salary related benefit equal to the amount specified in the Schedule in the event of a Covered Person suffering from a Sickness which results in Permanent Total Disablement within 12 months.

Section D: loss of Income

We will pay a weekly benefit equal to the amount specified in the Schedule in the event of a Covered Person having an Accident which results in Temporary Total or Partial Disablement within 12 months of the Accident.

ADDITIONAL BENEFITS

The following additional benefits are available:

- **non-Medicare medical expenses** – cover for certain medical expenses not normally covered by Medicare
- **Student allowance** – cover for Tuition Expenses to enable a Student who suffers an Accident to continue their studies
- **parental inconvenience allowance** – cover for costs incurred by custodial parents to enable them to visit a Covered Person in hospital
- **hospitalisation benefit** – weekly benefit payable in the event of a Covered Person being admitted to hospital
- **coma benefit** – in addition to the hospitalisation benefit, a weekly benefit payable in the event of a Covered Person being in a continuous unconscious state
- **home modification and relocation assistance** – cover for special equipment or modifications to a Covered Person's home or motor vehicle following an Accident or to enable relocation to a more suitable residence
- **rehabilitation expenses** – cover for expenses incurred to help rehabilitate a Covered Person
- **retraining expenses** – cover for expenses incurred for retraining or advice following a claim
- **membership fees benefit** – reimbursement for any unused part of a membership in the event of a Covered Person being unable to use such a membership due to an Accident
- **funeral expenses** – benefit payable to help with the cost of a funeral for a Covered Person
- **home help** – cover for Domestic Duties assistance
- **personal property expenses** – reimbursement for any Personal Property which may be damaged as a result of an Accident
- **disappearance** – payment of a death benefit if a Covered Person is considered to have disappeared
- **exposure** – cover for exposure to severe weather conditions which results in a further injury following an Accident.

FOR MORE INFORMATION

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