

Personal Accident Insurance – Summary of Benefits

Policy Period 15/01/2010 to 15/01/2011

The insurance premiums set by the Underwriter (Sportscover Australia) have been based per season with the understanding that the TFA limit for any season is that it will not run for more than one continuous **26 week period.**

Any competition or season varying in format **must** be approved directly by TFA.

Capital Benefits:

- Death: \$50,000 (\$10,000 if under 18 years of age)
- Other Permanent Disabilities: A percentage of \$50,000 depending on the injury
- Includes: \$5,000 for becoming HIV positive as a result of playing in the sport

Non-Medicare Medical Benefits:

- Pays 80% of expenses up to \$3,000 for Non-Medicare medical expenses, including but not limited to:
 - Private Hospital Accommodation
 - Ambulance Transport Costs
 - Chiropractic
 - Dental Services (to sound whole teeth)
 - Ancillary Medical Procedures
 - Theatre Fees in Private Hospitals where Medicare does not apply
 - Orthotics, Splints and Prosthesis where medically necessary
- Physiotherapy pays 95% for the first 5 visits, 80% for the following 5 visits and 75% thereafter (subject to policy limit)
- Private Health cover kicks in first where applicable
- Does NOT cover the Medicare Gap
- A \$200 excess per injury applies
- \$2,000 repatriation benefit is included if hospitalised for more than 3 days and more than 200km from home (in Australia)

Additional Expenses:

- Injury Assistance and Parents Inconvenience Benefit
- Rehabilitation Benefit
- Bed Care Benefit
- Dependant Children's Allowance
- Home Renovation Benefit
- Funeral Expenses Benefit
- In Memoriam Benefit
- Kidnapping Benefit
- Membership Benefit

Please refer to Section 4.4 of the Sportscover Sports Injury Wording for further detail and specific limits.