

<b>Benefit</b>	<b>Limit</b>	<b>Wording</b> ( <i>Words in <b>bold</b> have special meaning</i> )
<b>Accidental HIV</b>	<b>\$30,000 lump sum</b>	<p>Notwithstanding any Exclusions throughout this <b>policy</b> in respect of Human Immunodeficiency Virus (H.I.V.) if an <b>insured person</b> accidentally contracts the H.I.V. infection:</p> <ol style="list-style-type: none"> <li>1. as a direct result of <b>bodily injury</b> caused by a violent and physical bodily assault by another person on the <b>insured person</b> during the <b>policy period</b>; or</li> <li>2. as a direct result of receiving medical treatment provided by a <b>medical practitioner</b> for an <b>insured person's bodily injury</b> or <b>sickness</b> while they are insured under this <b>policy</b>, provided that if:             <ol style="list-style-type: none"> <li>a. there is a positive diagnosis within 180 days of the event giving rise to the H.I.V. infection; and</li> <li>b. any event leading to or likely to lead to a positive diagnosis of H.I.V. is reported to <b>us</b> and medical tests are carried out by a <b>medical practitioner</b> no more than forty-eight (48) hours from the date and time of the event giving rise to the H.I.V. infection; and</li> <li>c. a recognised laboratory carries out medical and clinical tests that conclusively prove that the <b>insured person</b> was not H.I.V. positive at the time and date immediately before the event giving rise to the H.I.V. infection, <b>we</b> will pay the <b>insured person</b> \$30,000.</li> </ol> </li> </ol> <p>No <b>benefit</b> will be payable if <b>you</b> or the <b>insured person</b> fails to comply with or to provide the required level of proof.</p>
<b>Accommodation and Transport benefit</b>	<b>Incurred costs, up to \$10,000</b>	<p>If an <b>insured person</b> sustains a <b>bodily injury</b> during the <b>operative time</b> and is admitted as an in-patient of a hospital, which is more than 100 kilometres from the <b>insured person's</b> normal place of residence, <b>we</b> will pay the actual and reasonable transport and/or accommodation expenses incurred by their <b>spouse or partner</b> and/ or <b>dependent children</b> to travel to or remain with the <b>insured person</b> up to a maximum of \$10,000.</p>
<b>Aggravated assault – Air, Road Rage, Carjacking</b>	<b>\$5,000 lump sum and additional expenses up to \$2,500</b>	<p>If, during the <b>period of insurance</b>, an <b>insured person</b> has a valid claim under Part A, Death and Capital Benefit, Event 23, Aggravated assault, <b>we</b> shall also pay the following:</p> <ol style="list-style-type: none"> <li>a. if a pre-scheduled trip has yet to commence, any additional transportation expenses of an <b>insured person</b> (including any relative that may be travelling with them) incurred to commence the trip;</li> </ol>

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		<p>b. if a pre-scheduled trip has commenced, any additional accommodation and/or transportation expenses incurred to allow the <b>insured person</b> (including any relative travelling with them) to recommence their trip;</p> <p>c. if an <b>insured person</b> (including any relative travelling with them) is returning to their normal place of residence upon completion of their pre-scheduled trip, any additional transportation expenses to return the <b>insured person</b> (including any relative travelling with them) to their normal place of residence; or</p> <p>d. any forfeited accommodation or transportation expenses of an <b>insured person</b> (including any relative that may be travelling with them) due to the cancellation of their pre-scheduled trip following the <b>aggravated assault</b>.</p> <p>Any expenses must be reasonably and necessarily incurred and are in respect of additional costs that would have not otherwise been incurred. <b>We</b> shall only pay for one of a. to d. above arising from the same <b>aggravated assault</b>. The <b>amount payable</b> shall be \$2,500.</p>
<b>Bed care benefit</b>	<b>\$750 per week, 20 weeks, total \$15,000</b>	<p>If an <b>insured person</b> sustains a <b>bodily injury</b> for which <b>benefits</b> are payable under the Table of Benefits and becomes a <b>bed care patient</b> outside Australia or their <b>country of residence</b>, <b>we</b> will pay \$750 per week when the <b>insured person</b> remains a <b>bed care patient</b> beginning with the second day of confinement. The maximum period <b>we</b> shall pay is 20 weeks.</p>
<b>Cancer Benefit</b>	<b>\$25,000 for first time diagnosis</b>	<p><b>We</b> will pay the <b>insured person</b> \$25,000 if, during the <b>policy period</b>, they are diagnosed with <b>cancer</b> for the first time, provided that:</p> <ol style="list-style-type: none"> <li>1. both: <ol style="list-style-type: none"> <li>a. the diagnosis of cancer; and</li> <li>b. the appearance of any symptoms, complaints or conditions that give rise to an investigation resulting in the diagnosis of cancer,</li> </ol> </li> <li>first occur at least ninety (90) days after the date on which the relevant <b>insured person</b> became eligible under this <b>policy</b>; and</li> <li>2. the <b>cancer</b> is not directly or indirectly caused or contributed to in any way by any <b>pre-existing condition</b>.</li> </ol> <p>The payment of this Cancer Benefit shall only be payable if the <b>operative time</b> noted on the <b>schedule</b> is 24 hours a day.</p>
<b>Childcare benefit</b>	<b>Incurred Cost, up to \$5,000</b>	<p>If an <b>insured person</b> sustains a <b>bodily injury</b> for which a <b>benefit</b> is paid under Events 2 to 7, 8(a) or 9(a) of the Table of Benefits commencing on page 20 or Part C, Loss of Income - Weekly Injury Benefits, <b>we</b> will pay</p>

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		<p>the <b>insured person</b> the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to a maximum of \$5,000 any one claim.</p> <p>If the <b>insured person</b> does not earn an <b>income</b> and does not have a valid claim under Events 2 to 7, 8(a) or 9(a) of the Table of Benefits commencing on page 20, and a <b>medical practitioner</b> certifies that the <b>insured person</b> requires the services of a registered childcare provider <b>we</b> will pay the <b>insured person</b> the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to a maximum of \$5,000 any one claim.</p> <p>Subject at all times that this Childcare Benefit is only payable in respect of any additional childcare provider costs that would not otherwise have been incurred.</p>
<b>Coma benefit</b>	<b>\$750 pw, 20 weeks, total \$15,000</b>	<p>If an <b>insured person</b> sustains a <b>bodily injury</b> during the <b>operative time</b> which directly causes or results in the <b>insured person</b> being in a state of continuous unconsciousness and the <b>insured person</b> or their legal representative provide <b>us</b> with a <b>medical practitioner's</b> certificate that verifies that the direct cause of the continuous unconsciousness was the <b>bodily injury</b>, <b>we</b> will pay the <b>insured person</b> or the <b>insured person's spouse or partner</b> or their legal representative \$750 for each week that an <b>insured person</b> remains in a state of continuous unconsciousness.</p> <p>The maximum period <b>we</b> shall pay is 20 weeks.</p> <p>A daily rate of one seventh (1/7th) of the weekly <b>benefit</b> will be paid where an <b>insured person</b> remains in a state of continuous unconsciousness for less than seven (7) days.</p>
<b>Company image benefit</b>	<b>Incurred costs, up to \$15,000</b>	<p>If during the <b>policy period</b> an <b>insured person</b> suffers <b>bodily injury</b> during the <b>operative time</b> that <b>we</b> believe will result in <b>accidental death</b> or <b>permanent total disablement</b>, <b>we</b> will pay to the <b>insured</b> up to \$15,000 for the actual and necessarily incurred external costs, directly related to the <b>bodily injury</b>, (as <b>we</b> agreed prior to incurring) for the engagement of independent image consultants, public relations consultants and/or media partners, to help protect and/or positively promote the <b>insured's</b> brand or image.</p>
<b>Dependent child benefit</b>	<b>\$10,000 per child, \$30,000 aggregate</b>	<p>If an <b>insured person</b> suffers <b>bodily injury</b> during the <b>operative time</b> which results in <b>accidental death</b>, <b>we</b> will pay to the <b>insured person's spouse or partner</b> or legal personal representative of the <b>insured person's</b> estate, \$10,000 per <b>dependent child</b>, subject to a <b>benefit payable</b> per family of \$30,000.</p> <p><b>Disappearance</b></p> <p>If the body of an <b>insured person</b> is not found within twelve (12) months after an <b>accident</b> during the <b>operative time</b> involving the conveyance in which they were travelling, <b>accidental death</b> will be presumed in the absence of any evidence to the contrary. The <b>accidental death benefit</b> shall be payable by <b>us</b>, subject to a signed undertaking by the beneficiary that if the <b>insured person</b> is subsequently found alive, such <b>accidental death benefit</b> will be refunded to <b>us</b>.</p>

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<b>Domestic help benefit</b>	<b>\$500 pw, 26 weeks, total \$13,000</b>	If an <b>insured person</b> sustains a <b>bodily injury</b> during the <b>operative time</b> and a <b>medical practitioner</b> certifies that the <b>insured person</b> is unable to carry out domestic duties, <b>we</b> will pay the actual and reasonable costs incurred of hiring domestic help up to \$500 per week for a <b>benefit period</b> of 26 weeks, provided that the domestic help is not carried out by the <b>insured person's close relatives</b> nor a person permanently residing with the <b>insured person</b> . Subject at all times that this <b>benefit</b> is only payable in respect of additional costs that would have not otherwise been incurred.
<b>Education benefit</b>	<b>\$10,000 per child, \$30,000 aggregate</b>	If an <b>insured person</b> suffers <b>accidental death</b> during the <b>operative time</b> , <b>we</b> will pay up to \$10,000 on behalf of each surviving <b>dependent child</b> per claim to each <b>dependent child's</b> school or university for fees incurred, subject to a <b>benefit payable</b> per family of \$30,000. <b>Escalation of Claim Benefit</b> Subject to renewal of this <b>policy</b> and payment of the <b>premium</b> , after payment of a <b>benefit</b> under Part C, Loss of Income – Weekly Injury Benefits, or Part D, Loss of Income – Weekly Sickness Benefits continuously for twelve (12) months and again after each subsequent period of twelve months during which a <b>benefit</b> is paid, the <b>benefit</b> will be increased by a compound rate of 5% per annum.
<b>Emergency cash advance following accidental death</b>	<b>\$25,000</b>	a payment to be made to an <b>insured person's</b> executor, or administrator of the <b>insured person's</b> estate, whilst the administration of the <b>insured person's</b> estate is arranged.
<b>Financial planning benefit</b>	<b>Incurred costs, up to \$5,000</b>	Following a valid claim under Part A, Death and Capital Benefits, Events 1 to 7, 8(a) or 9(a) of the Table of Benefits commencing on page 20, <b>we</b> will reimburse the <b>insured person</b> or the <b>insured person's spouse or partner</b> or estate for the actual and reasonable costs, up to a maximum amount of \$5,000, for professional financial planning advice provided by a qualified financial planner within six (6) months after the date of the event. However, the qualified financial planner must not be related to the <b>insured person</b> or <b>spouse or partner</b> by blood or by marriage, or otherwise residing with the <b>insured person</b> .
<b>Funeral expenses</b>	<b>Incurred costs up to \$20,000</b>	reasonable expenses incurred for the <b>insured person's</b> funeral, burial, cremation or the cost of returning the <b>insured person's</b> body or ashes to a place nominated by the <b>insured person's spouse or partner</b> or the <b>insured person's</b> legal representative.
<b>Medically necessary Cosmetic Surgery</b>	<b>10% of D&amp;C, max Benefit \$20,000</b>	10% of the <b>benefit payable</b> for Events 2 through 20 to a maximum of \$20,000
<b>Membership benefit</b>	<b>Pro rata refund up to \$3,500</b>	If an <b>insured person</b> suffers a <b>bodily injury</b> which results in a <b>benefit</b> being paid under:

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		<p>a. Part A, Death and Capital Benefits, Events 1 to 7, 8(a) or 9(a) of the Table of Benefits commencing on page 20; or</p> <p>b. Part C, Loss of Income - Weekly Injury Benefits, for which a <b>medical practitioner</b> or <b>medical specialist</b> certifies in writing will continue for a minimum period of twenty-six (26) weeks,</p> <p>and it is certified by a <b>medical practitioner</b> or <b>medical specialist</b> as preventing the <b>insured person</b> from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, <b>we</b> will pay the <b>insured person</b> a pro-rata refund of such fees paid for the current season or membership period up to a maximum of \$3,500.</p> <p>If the <b>insured person</b> does not earn an <b>income</b> and does not have a valid claim under a. above, if it is certified by a <b>medical practitioner</b> or <b>medical specialist</b> as preventing the insured person from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, <b>we</b> will pay the <b>insured person</b> a pro-rata refund of such fees paid for the current season or membership period up to a maximum of \$3,500.</p>
<b>Modification benefit</b>	<b>Incurred costs, up to \$15,000</b>	<p>If an <b>insured person</b> sustains a <b>bodily injury</b> for which a <b>benefit</b> is paid under Part A, Death and Capital Benefits, Events 2, 3 or 4 of the Table of Benefits commencing on page 20, <b>we</b> will pay up to \$15,000 for costs necessarily incurred to modify the <b>insured person's</b> home and/or motor vehicle, and/or costs associated with relocating the <b>insured person</b> to a more suitable home, provided that medical evidence is given to <b>us</b> from a <b>medical practitioner</b> certifying the modification and/or relocation is necessary.</p> <p><b>Orphan Benefit</b> If an <b>insured person</b> and their <b>spouse or partner</b> suffer <b>accidental death</b> as a result of the same <b>accident</b> during the <b>operative time</b>, <b>we</b> will pay to the <b>insured person's</b> estate or the guardian of the <b>dependent children</b> \$10,000 for each surviving <b>dependent child</b> subject to a <b>benefit payable</b> per family of \$30,000.</p>
<b>Orphan benefit</b>	<b>\$10,000 per child, \$30,000 aggregate</b>	<p>If an <b>insured person</b> and their <b>spouse or partner</b> suffer <b>accidental death</b> as a result of the same <b>accident</b> during the <b>operative time</b>, <b>we</b> will pay to the <b>insured person's</b> estate or the guardian of the <b>dependent children</b> \$10,000 for each surviving <b>dependent child</b> subject to a <b>benefit payable</b> per family of \$30,000.</p>
<b>Premature childbirth or miscarriage</b>	<b>\$5,000</b>	Premature childbirth (prior to 26 weeks gestation) or mis-carriage
<b>Spouse or partner employment training benefit</b>	<b>Incurred costs, up to \$10,000</b>	<p>If an <b>insured person</b> sustains a <b>bodily injury</b> which results in Part A, Death and Capital Benefits, Events 1, 2, 3, 4 or 5 of the Table of Benefits commencing on page 20, <b>we</b> will reimburse an <b>insured person's spouse or partner</b> up to \$10,000 for the actual costs incurred for training or retraining the <b>insured person's spouse or partner</b>:</p>

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		<p>1. for the sole purpose of obtaining gainful employment; or</p> <p>2. to improve their potential for employment; and/or</p> <p>3. to enable them to improve the quality of care they can provide to the <b>insured person</b>,</p> <p>provided that:</p> <p>a. in respect of 1. or 2. above of this Employment Training Benefit the <b>spouse or partner</b> has not attained the age of seventy-five (75) years of age at the commencement of the training; and</p> <p>b. the training is provided by a recognised institution with qualified skills to provide such training.</p> <p>This <b>benefit</b> only applies if the <b>spouse or partner</b> incurs employment training expenses within twenty-four (24) months following the date of the <b>insured person's accidental death or permanent total disablement</b>.</p>
<b>Student tutorial benefit</b>	<b>Incurred costs, up to \$500pw, 26 weeks</b>	If an <b>insured person</b> sustains a <b>bodily injury</b> during the <b>operative time</b> , and at the time is a registered full time student and a <b>medical practitioner</b> certifies that the <b>insured person</b> is unable to attend classes, <b>we</b> will pay the actual costs incurred of home tutorial services up to \$500 per week for a maximum of 26 weeks. Subject at all times that the tutorial service is not carried out by the <b>insured person's close relative</b> nor a person permanently residing with the <b>insured person</b> .
<b>Transportation benefit</b>	<b>\$250 pw, 6 weeks, total \$1,500</b>	If <b>we</b> pay a valid claim under Part C, Loss of Income - Weekly Injury Benefit, and <b>we</b> receive advice from the <b>insured person's treating medical specialist</b> that <b>insured person</b> is unable to operate a motor vehicle or travel on any form of other transport, <b>we</b> shall pay the <b>insured person</b> up to \$250 per week for a <b>benefit period</b> of 6 weeks for the hire of a chauffeured vehicle to transport the <b>insured person</b> directly from their normal place of residence to their normal place of work.
<b>Trauma benefit</b>	<b>Incurred costs, up to \$5,000</b>	If during the <b>operative time</b> an <b>insured person</b> suffers a <b>psychological trauma</b> , <b>we</b> shall reimburse the <b>insured person</b> for costs incurred for trauma counselling which is provided by a registered psychologist or psychiatrist (who is not an <b>insured person</b> or a relative) subject to a <b>medical specialist</b> certifying that said treatment was necessary for the wellbeing of the <b>insured person</b> . The maximum <b>we</b> shall pay for any one <b>insured person</b> during any one <b>policy period</b> shall be \$5,000.
<b>Tuition benefit</b>	<b>Incurred costs, up to \$5,000</b>	If an <b>insured person</b> sustains a <b>bodily injury</b> for which a <b>benefit</b> is paid under Part A, Death and Capital Benefits, Events 2, 3 or 4 of the Table of Benefits commencing on page 20, or Part C, Loss of Income - Weekly Injury Benefits, <b>we</b> will pay up to \$5,000 for costs necessarily incurred for tuition or advice for the <b>insured person</b> from a licensed vocational school, provided such tuition or advice is undertaken with <b>our</b> prior

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		written agreement and that medical evidence is presented from a <b>medical practitioner</b> or <b>medical specialist</b> certifying the tuition or advice is necessary.
<b>Unforeseen expenses - Clothing Medical Aids</b>	<b>Up to \$2,500 not recoverable elsewhere</b>	<p><b>Unforeseen Expenses</b>            If an <b>insured person</b> sustains a <b>bodily injury</b> during the <b>operative time</b> which directly results in otherwise unforeseeable expenses for clothing, medical aids (not including electronic devices such as, but not limited to, tablets, laptops, mobile phones and the like) and local transportation for the purpose of seeking medical treatment, <b>we</b> will pay up to \$2,500 for the actual and reasonable costs incurred.            Subject at all times to those costs not being recoverable elsewhere under this <b>policy</b>, or otherwise applicable to an expense for which a Medicare benefit is payable.</p>

### Definitions

#### Operative Time

The cover provided by this **policy** will only apply during the **policy period** stated on the **policy schedule**, and as limited by the **scope of cover** stated on the **policy schedule**.

#### Dependent Child(ren)

the **insured person's** and their **spouse or partner's** unmarried children (including step or legally adopted children) who are, at the time of a claim:

1. under the age of nineteen (19) years and living with the **insured person**; or
2. under the age of thirty (30) years and a full-time student at an accredited institute of higher learning, and who are primarily dependent on the **insured person** for their maintenance and support.

**dependent child(ren)** also includes an **insured person's** unmarried children of any age who are permanently living with the **insured person** and are mentally or physically incapable of self-support.

#### Close Relative

the **insured person's spouse or partner**, fiancé(e), child, step-child, daughter-in-law, son-in-law, grandchild, parent, step-parent, parent-in-law, grandparent, brother, brother-in-law, half-brother, sister, sister-in-law, half-sister, aunt, uncle, niece or nephew.

#### Spouse or Partner

the **insured person's** husband or wife and includes a de-facto and/or life partner of any sex with whom the **insured person** has continuously cohabited for a period of three (3) months or more.