



FAMILY MEMBERS PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

PUBLIC SERVICE ASSOCIATION OF NSW

POLICY NUMBER: 2200100829

INSURED: Public Service Association of New South Wales

BROKER: Coverforce Insurance Broking Pty Ltd

POLICY PERIOD: **From:** 4pm on the 31 December 2016 (at 4.00pm. Local Standard Time)
To: 4pm on the 31 December 2017 (at 4.00pm. Local Standard Time)

INSURED PERSON(S): Nominated Spouse/Partner & Dependent Children of the Public Service Association Member

SCOPE OF COVER: 24 hour, 365 days

AGGREGATE LIMITS OF LIABILITY (*SPECIAL PROVISIONS* – NUMBER 4):

(a)	\$2,000,000
(b)	\$1,000,000

NETT PREMIUM:	As agreed
GST:	As agreed
STAMP DUTY:	As agreed
TOTAL:	As agreed



Authorised Signatory
29 December 2016

PUBLIC SERVICE ASSOCIATION NSW FAMILY MEMBERS PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

SECTION A - CAPITAL BENEFITS – \$60,000

THE EVENTS

Injury, as defined, resulting in:

THE EVENTS	THE COMPENSATION EACH INSURED PERSON
1 Death	50%
2 Permanent Paraplegia	100%
3 Permanent Quadriplegia	100%
4 Permanent Total Disablement	50%
5 Permanent Total Loss of use of both hands or both feet	50%
6 Permanent Total Loss of sight of both eyes	50%
7 Permanent Total Loss of hearing	
(a) both ears	38%
(b) one ear	10%
8 Permanent Total Loss of speech	38%
9 Permanent Total Loss of use of one hand or one foot	25%
10 Permanent Total Loss of sight of one eye	25%
11 Permanent Total Loss of use of a thumb and one finger	8%
12 Permanent Total Loss of use of a thumb, either hand	5%
13 Permanent Total Loss of use of one or more fingers	2.5%

SECTION B – ADDITIONAL BENEFITS

Injury, as defined, resulting in:

14	Bed Care Patient, as defined, for not less than twenty-four (24) consecutive hours.	\$50 per day
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Aggregate Period is up to one hundred and four (104) weeks

15	Domestic Home Help – Non Income Earners, as defined - 80% of the actual expenses incurred up to a maximum of \$150 per week Aggregate Period is fifty-two (52) weeks
16	Home Tutorial – Non Income Earners, as defined - 80% of the actual expenses incurred up to a maximum of \$150 per week Aggregate Period is fifty-two (52) weeks



Bring on tomorrow

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