



MEMBERS PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

PUBLIC SERVICE ASSOCIATION OF NSW

POLICY NUMBER: 2200030450

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): **Category A:** All Financial Members of the Public Service Association of NSW between the age of 16 years and 70 years
Category B: All Financial Members of the Public Service Association of NSW between the age of 71 years and 75 years

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
28 December 2016

**PUBLIC SERVICE ASSOCIATION NSW
MEMBERS PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE
CATEGORY A INSURED PERSONS**

SECTION A - CAPITAL BENEFITS – \$60,000

THE EVENTS

**THE COMPENSATION
EACH INSURED
PERSON**

Injury, as defined, resulting in:

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

Head Office

Sydney

Level 19, 2 Park Street Sydney NSW 2000 Australia
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**PUBLIC SERVICE ASSOCIATION NSW
 MEMBERS PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE
 CATEGORY B INSURED PERSONS**

SECTION A - CAPITAL BENEFITS – \$15,000

THE EVENTS

**THE COMPENSATION
 EACH INSURED
 PERSON**

Injury, as defined, resulting in:

1	Death	50%
2	Permanent Paraplegia	100%
3	Permanent Quadriplegia	100%
4	Permanent Total Disablement	Nil%
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%
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