



## 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 2017 (at 4.00pm. Local Standard Time)  
**To:** 4pm on the 31 December 2018 (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

<b>NETT PREMIUM:</b>	As Agreed
<b>GST:</b>	As Agreed
<b>STAMP DUTY:</b>	As Agreed
<b>TOTAL:</b>	As Agreed



\_\_\_\_\_  
Authorised Signatory  
9 January 2018

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

**SECTION A - CAPITAL BENEFITS – \$60,000**

**THE EVENTS**

**Injury, as defined, resulting in:**

	<b>THE COMPENSATION EACH INSURED PERSON</b>
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**

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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%
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	
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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	
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