



Public Service Association of NSW

Benefits Breakdown

	Members Personal Injury Insurance (As a Member of the PSA this cover is included automatically)	Family Members Personal Injury Insurance (This cover is optional and subject to the completion of the relevant proposal form and an additional premium)	Members Journey Personal Injury Insurance (As a Member of the PSA this cover is included automatically)
When is cover available?	24 hours, 365 days a year	24 hours, 365 days a year	Whilst You are actually engaged in direct travel to or from Your normal place of residence and to or from Your place of employment.
Who is covered?	All Financial Members of Public Service Association of NSW	Nominated Spouse/Partner & Dependent Children of the Public Service Association of NSW Member	All Members of Public Service Association of NSW
Age Limitation?	Between 16 and 75	Over the age of 18 and under 65 in respect of a Spouse and for Dependent Children over six (6) months of age and under nineteen (19) years of age; or under twenty-five (25) years of age while they are full-time students at an	Between 16 and 75



Personal Injury Insurance

		accredited institution of higher learning	
Coverage?	<p>bodily injury to an Insured Person resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause including any pre-existing physical or congenital condition (except Sickness directly resulting from medical or surgical treatment rendered necessary by such Injury), provided the Injury:</p> <p>(a) occurs on or after the Insured Person's Effective Date of Individual Insurance; and (b) results in any of the Events specified in the Table of Events within 12 calendar months from the date of such Injury.</p>	<p>bodily injury to an Insured Person resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause including any pre-existing physical or congenital condition (except Sickness directly resulting from medical or surgical treatment rendered necessary by such Injury), provided the Injury:</p> <p>(a) occurs on or after the Insured Person's Effective Date of Individual Insurance; and (b) results in any of the Events specified in the Table of Events within 12 calendar months from the date of such Injury.</p>	<p>Injury specified in the Table of Events which occurs fortuitously to You during the Policy Period and whilst You are Insured under this Policy as a result of Your direct travel to or from Your normal place of residence to or from Your place of employment but does not include an Injury that is caused by or results from a sickness or disease.</p>
Capital Benefits (Lump Sum Payment)	Up to \$60,000 (subject to the table of benefits)	Up to \$60,000 (subject to the table of benefits)	Not Insured



Personal Injury Insurance

<p>Weekly Injury Benefits</p>	<p>Domestic Home Help & Home Tutorial (Non Income Earners) – 80% of the actual expenses incurred up to a maximum of \$150 per week</p> <p>52 week benefit period</p> <p>7 days Elimination Period (An Elimination Period is the initial period of disablement for which no benefit is payable)</p>	<p>Domestic Home Help & Home Tutorial (Non Income Earners) – 80% of the actual expenses incurred up to a maximum of \$150 per week</p> <p>52 week benefit period</p> <p>7 days Elimination Period (An Elimination Period is the initial period of disablement for which no benefit is payable)</p>	<p>85% of Salary up to \$2,000 for Temporary Total Disablement</p> <p>Ages 16-65: 104 week benefit period Ages of 71 – 75: Twenty Six (26) Weeks</p> <p>14 days Elimination Period (An Elimination Period is the initial period of disablement for which no benefit is payable)</p>
<p>General Exclusions</p>	<ol style="list-style-type: none"> 1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power. 2. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act. 3. Any loss arising out of any Terrorist Act 4. The Insured Person engaging in any aerial activity, except as a passenger and not as a pilot or 	<ol style="list-style-type: none"> 1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power. 2. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act. 3. Any loss arising out of any Terrorist Act 4. The Insured Person engaging in any aerial activity, except as a passenger and not as a pilot or 	<ol style="list-style-type: none"> 1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power. 2. Deliberately self-inflicted injury. 3. You being under the influence of intoxicating liquor or having blood alcohol content over the prescribed legal limit or being under the influence of any drug other than a drug taken or administered by, or in accordance with the advice of a legally qualified medical practitioner.



Personal Injury Insurance

	<p>crewmember in any aircraft licensed to carry passengers.</p> <p>5. Sickness, disease or any kind of infection however contracted, even if through Injury. This exclusion however, does not apply to sickness or disease directly resulting from medical or surgical treatment rendered necessary by an Injury or to infection directly resulting from an Injury, provided that in each case the Injury itself is covered by this Policy; or to accidental food poisoning.</p> <p>6. An Insured Persons or any persons Intentional self-injury, suicide, or criminal or illegal act of the Insured Person who is the subject of the claim.</p> <p>7. Pregnancy, childbirth or miscarriage.</p> <p>8. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human</p>	<p>crewmember in any aircraft licensed to carry passengers.</p> <p>5. Sickness, disease or any kind of infection however contracted, even if through Injury. This exclusion however, does not apply to sickness or disease directly resulting from medical or surgical treatment rendered necessary by an Injury or to infection directly resulting from an Injury, provided that in each case the Injury itself is covered by this Policy; or to accidental food poisoning.</p> <p>6. An Insured Persons or any persons Intentional self-injury, suicide, or criminal or illegal act of the Insured Person who is the subject of the claim.</p> <p>7. Pregnancy, childbirth or miscarriage.</p> <p>8. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human</p>	<p>4. (a) You being a Pilot or Crew Member of any aircraft. (b) You engaging in any aerial activity except as a passenger in any properly licensed aircraft.</p> <p>5. Sexually transmitted disease, or Acquired Immune Deficiency syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.</p> <p>6. Any Injury that is sustained during, or after, any substantial interruption of, or substantial deviation from the journey, made for any reason unconnected with Your employment or with Your attendance at any trade, technical, or other training school.</p>
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Personal Injury Insurance

	<p>Immunodeficiency Virus (H.I.V.) infection. This Exclusion does not apply to Accidental H.I.V. Infection as described under Special Provisions – Additional Benefits 5. Accidental H.I.V. Infection Benefit.</p> <p>9. Training for or participating as a professional in any sport.</p> <p>10. Racing in or on any motor powered device.</p> <p>11. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.</p>	<p>Immunodeficiency Virus (H.I.V.) infection. This Exclusion does not apply to Accidental H.I.V. Infection as described under Special Provisions – Additional Benefits 5. Accidental H.I.V. Infection Benefit.</p> <p>9. Training for or participating as a professional in any sport.</p> <p>10. Racing in or on any motor powered device.</p> <p>11. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise</p>	
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- The above table is subject to the relevant policy wordings AH1000.3 PDS JM 09/01416.5, AH 670.6 PDS JM /01176.5 and AH1050.3 SO JM 09/01421.5 1 November 2015
- The above table is a summary only and the policy wordings would need to be referred to for full coverage details.
- Each and every incident &/or scenario would be handled on a case by case basis and subject to its own merits and the terms and conditions of the policy wording.