



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™

Arthur J. Gallagher & Co (Aus) Limited
ABN 34 005 543 920 AFSL 238312

Cover Summary

Group Personal Accident Sports Association

The University of Adelaide

Contact Details:

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Cover Summary

This Cover Summary is not the policy schedule. It is issued for ease of reference only by Arthur J. Gallagher. Reference should be made to the original policy issued by the insurer for full policy terms and conditions including policy exclusions or subjectives

Class of Insurance: Universities Group Injury & Sickness Insurance – Sports Association

Insurer: AIG Australia Limited, Melbourne

Policy Number: 2300110172

Insured: The University of Adelaide and its controlled and associated entities and businesses as declared from time to time and/or subsidiary and/or related incorporated and unincorporated parties, cooperative research centres, each council member, board member, committee member, officer, employee, student appointee, trustee, servant, agent, honorary research fellow and any student, volunteer worker, visiting academic or professional, student union, clubs, societies, colleges, halls of residence, foundations, centres, institutes, hirers and including minority interest incorporated and unincorporated parties for whom the University undertakes to insure.

Insured ABN / ITC:	ABN (if applicable)	61 249 878 937
	Registered for GST	Yes
	Input Tax Credit	100%

Period of Insurance: From: 4.00 pm ACST on 31/12/2015
To: 4.00 pm ACST on 31/12/2016

Both local time at the Insured's head office and any subsequent period for which the Insured shall pay or agree to pay and the Insurer(s) shall agree to accept a premium.

The Business: Consisting principally but without limiting the generality:

Principally tertiary education and research institution

and various other associated and subsidiary and related activities undertaken by or on behalf of the Insured and any occupation and/or business activity incidental thereto

Insured Persons: **Policy Category**

6. Financial members of Adelaide University Sport (AUSA)

Cover under this Policy applies to all those hazards to which a Covered Person is exposed whilst actually engaged in club sporting events including necessary direct travel to and from such events on behalf of the Policyholder.

PROVIDED ALWAYS that the Policy shall only apply in respect of such events officially organised by and under the control of the Policyholder.

Period of Individual Cover:

The insurance provided under this Policy shall only apply whilst on Campus and/or engaged in University / Course / Sport / Club related activities and/or practical placement or community placement activities and/or voluntary work and/or unpaid work placement undertaken with the knowledge and consent of the University



including Your necessary direct travel to and from such activities within Australia and overseas

Schedule of Benefits:

Summary of Benefits for each Covered Person

Section A		
Categories	Table of Events	Lump Sum Benefits
6	Event 1 – Accidental Death	\$100,000
	Events 2 – 19	\$100,000

- Event 1 – Accidental Death is limited to \$20,000 for persons under 18 years of age

Section B			
	Weekly Benefits - Bodily Injury	% of Salary	Excess Period (Days)
6	Maximum - \$300	85	7
It is a requirement of this Section of the policy that the Claimant prove their loss of income			

Benefit Period – 104 weeks

	Domestic Home Help – Event 20 (b)	100% to a maximum \$150 per week Maximum: 52 weeks
	Home Tutorial Benefit – Event 20 (c)	100% to a maximum \$150 per week Maximum: 52 weeks
	Temporary Partial Disablement – Event 21	25% of Weekly Injury Benefits
	Bed Care Patient – Event 22	\$210 per week Maximum: 52 weeks
	Elimination Period – Events 20 – 22	7 days

Section C			
	Weekly Benefits - Sickness	% of Salary	Excess Period (Days)
6	Not Insured	0	0



	<p>NON-MEDICARE MEDICAL EXPENSES – Event 25</p> <p>Restricted to University activities</p> <p>Excess for Non Medicare Expenses \$50 to apply to each and every claim</p> <p>The excess is increased to \$150 in respect of claims for the University of Adelaide Sports Association, AFL Football Club and its members</p>	100% to a maximum \$5,000
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Additional Benefits		
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1	Rehabilitation Expense	Up to \$500 per month (max 6 months)
2	Escalation of Claim	5% increase p.a.
3	Spouse & Dependant Children	\$5,000 (spouse) \$5,000 (per child) (child max benefit \$15,000)
4	Home Renovation Benefit	80% to a maximum of \$25,000
5	Accidental HIV Infection	\$50,000
6	HECS &/or Post Graduate Fees	\$6,000
7	Injury Assistance Benefit (arising from Event 20)	100% to a maximum \$300 per week Maximum: 16 weeks Elimination Period: 14 days
8	Overseas Medical Expenses	\$50,000

Section D		
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OUT OF POCKET EXPENSES

It is hereby declared and agreed that coverage is provided under this Policy for reasonable out of pocket expenses incurred within twelve consecutive months of sustaining **Injury** covered by this Policy and paid by



the **Insured person** or paid on his or her behalf, for additional costs and/or services rendered necessary by the **Injury** and that are not covered or excluded anywhere else in this Policy to a maximum benefit of \$150 per week (up to a maximum of \$2,400) each and every claim.

This includes but is not limited to public transport expenses and clothing. Provided we shall not be liable for the first \$50.00 of each and every loss

Section E

BROKEN BONES BENEFIT

If Injury results in any of the conditions listed in the “Broken Bones Benefit Schedule” within twelve (12) months of the Injury, We will pay the Benefit shown in the “Broken Bones Benefit Schedule”. We will not pay any Broken Bones Benefit for more than one Injury at any one time.

Broken Bone Benefit Injury resulting in:	Injury	Compensation
(a)	Neck or spine	\$10,000
(b)	Hip, pelvis	\$5,000
(c)	Skull, shoulder blade	\$2,500
(d)	Collar bone, upper leg	\$2,500
(e)	Upper arm, kneecap, forearm, elbow	\$1,600
(f)	Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$800
(g)	Ribs (per rib)	\$500
(h)	Fingers, thumb, toe (per)	\$300
Maximum Compensation any one accident		\$10,000

Dental Expenses Benefit – Second teeth (except where such payment is prohibited by law)*
100% of the actual cost incurred for loss of teeth or crowning of damaged teeth with cast metal or porcelain or similar restorations, provided that this occurs within twenty four (24) calendar months from the date of **injury** to permanent or second teeth

(No cover is provided for milk or first teeth, dentures or fillings)

The maximum amount payable for any one **injury** is up to \$5,000

In all other aspects the policy remains unaltered.

Aggregate Limit of Liability – Special Provisions – Number 8	
Limit of Liability – (A)	\$4,000,000
Limit of Liability – (B)	\$1,500,000

If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections

Currency: All amounts shown are expressed in Australian Dollars, unless specified otherwise.

Policy Wording: AIG University Injury & Sickness Insurance AH 803/2 PDS JM 09/01580.4