



Personal Accident Insurance **FAQ**

Australia Corporate Games Melbourne November 25-27 2011

Personal Accident Insurance

for the *Australian Corporate Games* November 25-27 in Melbourne

Cost: \$25 per person

Deadline: October 26 2011

A Personal Accident Insurance application and payment must be received by the Games no later than October 21, 2010 to be valid for the above Games.

FAQ:

What is the period of cover?

Cover is effective from the time the insurance premium and application is received, provided that teams/individuals have entered and paid their Entry Fees to the Games. Includes training sessions leading up to, as well as the activities/events nominated for the 2011 *Australian Corporate Games* as held in the State of Victoria.

Does it cover travel to and from Games events?

"Direct" travel to or from Games activities/events are covered.

Does it cover training?

Training is covered from the time the insurance premium and application is received, provided that teams/individuals have entered and paid their Entry Fees to the Games.

Can I get a refund if I decide not, or am unable, to compete in the Games?

No, once this Personal Accident Insurance cover has been purchased there is no refund. This is because it covers you for training as described above.

Once purchased this Personal Accident Insurance cover is not transferable.

For specific Insurance questions please contact:

Phil Scorer from Willis Australia on 02 9285 4111 or 1300 945 547 or scorerp@willis.com

How do I make a claim?

A claim should be lodged/notified at the earliest opportunity

Contact "Willis Claims" on 02 9285 4111 or 1300 945 547 to receive a Claims Form

Download and read "How to Make a Claim" from the Games website

Some of the information you will be asked to provide include

Evidence that the accident was Games related (eg Injury Report and/or witness statement)

Evidence of expenses incurred





Personal Accident Insurance Summary of Benefits

Cover Summary

Please refer to the Lumley Insurance "Policy Wording" for full cover terms and conditions.

Period of Insurance

Cover is effective from the time the insurance premium and application is received, provided that teams/individuals have entered and paid their Entry Fees to the Games. Includes training sessions leading up to, as well as the events/activities nominated for the 2010 *Australian Corporate Games* as held in the State of Victoria.

Scope of Insurance

As specified in the "Policy Wording, for injuries sustained in activities/events at the 2010 *Australian Corporate Games* as held in the State of Victoria. Including training and direct travel to or from Games activities/events.

Schedule of Benefits as per the Table of Conditions (found in the Lumley Insurance "Policy Wording" from page 13)

- Death and Capital Benefit - up to \$50,000 including Surgical Benefits
- Weekly Benefit for Loss of Wages - up to \$300/week for a maximum of 52 weeks
- Excess Period - 14 days
- Percent of Salary - 75% or \$300/week, whichever is lesser
- Weekly Benefit Sickness - NIL
- Excess Period - NIL
- Sickness Resulting in Surgery - NIL
- Lump Sum payment for Fractured Bones - NIL
- Lump Sum payment for Dental Procedure - NIL

Medical Benefits up to a **maximum of \$2000**

- Non Medicare medical expenses - eg Ambulance, Private hospital, accommodation
- Physiotherapy (75% rebate)
- Excess payable for Medical Benefits - \$20. Nil if covered by Private Health Fund.

