

Personal Accident Insurance **FAQ**

Queensland Corporate Games Brisbane May 16-18 2008

Personal Accident Insurance

for the *Queensland Corporate Games* May 16-18 in Brisbane

Cost: \$20 per person

Deadline: May 1 2008

A Personal Accident Insurance application and payment must be received by the Games no later than May 3, 2007 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 2008 *Queensland Corporate Games* as held in the State of Queensland.

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:

Joe Siliga from Willis Australia on 03 9520 9919 or siligaj@willis.com, or

Raj Serrao on 03 9520-9885 or serraor@willis.com

How do I make a claim?

A claim should be lodged/notified at the earliest opportunity

Contact "Willis Claims" on 03 9520-9838 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 ACE 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 2008 *Queensland Corporate Games* as held in the State of Queensland.

Scope of Insurance

As specified in the "Policy Wording, for injuries sustained in activities/events at the 2008 *Queensland Corporate Games* as held in the State of Queensland. Including training and direct travel to or from Games activities/events.

Schedule of Benefits as per the Table of Events (found in the ACE Insurance "Policy Wording" from page 10)

Part A

Lump Sum Benefit - up to \$50,000 including Surgical Benefits

Part B

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

Part C

Weekly Benefit Sickness - NIL

Excess Period - NIL

Sickness Resulting in Surgery - NIL

Part D & E

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 (50% rebate)

Physiotherapy (75% rebate)

Excess payable for Medical Benefits - \$100

