

# USFA Insurance Summary

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**Compiled by Peter Walsh and formally verified by Marsh Insurance as a true and accurate interpretation of USFA member coverage under the Group Personal Accident Policy on 17 February 2015.**

## Group Personal Accident Policy

### Where am I covered?

- Policy coverage is worldwide.

### When am I covered?

- Three scenarios for coverage:
  1. Whilst participating in events arranged by the USFA. (i.e. scheduled competitions or awards nights etc.).
  2. Whilst participating in events not arranged by the USFA provided two or more members participate and all rules and regulations are followed. (i.e. social dives, pool training with a buddy – wet and dry static and dynamic activities).
  3. Voluntary work arranged by the USFA.
- Breach of Maritime, Fisheries or USFA rules or any illegal activity voids the cover under scenario 2.

### How much am I covered for?

- **Weekly Benefits**
  - 80% of your average Gross weekly income up to a maximum of \$500 per week.
  - Payable for up to 104 weeks (2 years) or until age limitations are reached.
  - Commence after the first 7 days in the event of an injury.
- **Lump Sum**
  - \$50,000 or a percentage thereof as per Schedule of Compensation Table.
  - Members under the age of 16 or between 65 and 75 years have a “Lump Sum” limit of \$10,000.

### Other Benefits:

- **Funeral Expenses** - 100% of costs to a maximum \$10,000.
- **Non Medicare Medical Expenses** - 100% of costs to a maximum of \$5,000. Nil excess.
  - Medicare Expenses (including the Gap) cannot be claimed under this policy, as it is unlawful to do so. Only non-Medicare expenses can be claimed.
- **Parents' Inconvenience Allowance** - Up to \$25 per day up to a maximum of \$2,000.
- **Emergency Transport Allowance** - 100% of expenses up to a maximum of \$5,000 from within Commonwealth waters i.e. Rescue Helicopter, ambulance etc.
- **Modification Benefit** – If a payment is made under the Lump Sum Benefits, the costs to modify the insured's vehicle, home or relocating them to a suitable home will be covered up to a maximum of \$10,000. Prior written agreement required.

- **Rehabilitation Expenses** – If payments are made under the Weekly Benefits cover, the costs for participation in any return to work program deemed reasonable will be covered up a maximum of \$5,000.

### Benefits For Non Income Earners & Students:

- **Household Help Benefits** - includes, Domestic Home Help, Hire of Medical Aids (Non-Income Earners Only) - 100% to \$200 per week for a maximum period of 104 weeks.
- **Student Assistance Benefits** (Non-Income Earners Only) - 100% to \$250 per week for a maximum period of 104 weeks. Waiting period 7 days
- **Unemployed/Pensioner/Self-Funded Retiree Assistance** - For attendance at medical consultations 100% of expenses up to a maximum of \$5,000.

### Example Scenario:

*A USFA member is spearfishing in the Coral Sea, or anywhere within Commonwealth waters, aboard a spearfishing charter or private vessel with one or more other USFA members and receives an injury (covered under the scope of the policy wording), such as shark attack or hit by a boat, requiring hospital treatment.*

Insurance cover will pay for all costs up to \$5000 to transport the insured to hospital. The insured is then covered for up to \$5000 in costs for Non-Medicare Medical Expenses, up to \$5000 Rehabilitation Expenses, up to \$10000 Modification Benefits if required and with prior approval. They are also entitled to a Weekly Benefit of up to 80% of their Gross weekly income (max \$500/week - 17 to 60 yrs.) for up to 104 weeks after a 7 day waiting period from time of injury. They are also eligible for a Lump Sum Payment in accordance with the Schedule of Compensation Table depending on the allocated injury percentage of up to \$50,000.

This is only a summary of the USFA cover, for full details you should read the policy documents in full. The policy documents may be downloaded and viewed on our web site by following this link: <http://usfa.org.au/insurance/>

## Compensation Table

### Lump Sum Benefits

Item	Compensation	
<b>A</b>	<b>Bodily Injury resulting in:</b>	
1	Death	The amount shown in the Schedule of Compensation for Item A1
2	Permanent total loss of hearing, speech, or sight of one or two eyes or Loss of a Limb or Limbs	The amount shown in the Schedule of Compensation for Item A2
3	Permanent Total Disablement	The amount shown in the Schedule of Compensation for Item A3
<b>If an amount is shown in the Schedule of Compensation for Item B Capital Benefits (Continental Scale Benefits) then Item A2 above is deleted and replaced with the following Items B1 to B16</b>		<b>Percentage of amount shown in the Schedule of Compensation for Item B Capital Benefits</b>
<b>B</b>	<b>Bodily Injury resulting in:</b>	
1	Permanent and incurable paralysis of all limbs	100%
2	(a) Permanent total loss of sight of both eyes	100%
	(b) Permanent total loss of sight of one eye	100%
3	(a) Permanent total Loss of Use of two limbs	100%
	(b) Permanent total Loss of Use of one limb	100%
4	Permanent and incurable insanity	100%
5	Permanent total loss of hearing in:	
	(a) both ears	100%
	(b) one ear	15%
6	Permanent total loss of the lens of one eye	50%
7	Permanent total Loss of Use of four fingers and thumb of either hand	70%
8	Permanent total Loss of Use of four fingers of either hand	40%
9	Permanent total Loss of Use of either thumb	
	(a) both joints	30%
	(b) one joint	15%
10	Permanent total Loss of Use of fingers of either hand:	
	(a) three joints	10%
	(b) two joints	7.5%
	(c) one joint	5%
11	Permanent total Loss of Use of toes of either foot:	
	(a) all - one foot	15%
	(b) great - both joints	5%
	(c) great - one joint	3%
	(d) other than great, each toe	1%
12	Fractured leg or patella with established non-union	10%
13	Shortening of leg by at least 5cm	7.5%
14	Third degree burns which cover more than 40% of the entire body	50%
15	Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	per tooth 1% (to a maximum of \$10,000 in total for all teeth)
16	Permanent disability not otherwise provided for under Events B1 to B15 inclusive.	The percentage as We will, in Our absolute discretion, determine and being in Our opinion not inconsistent with the Compensation provided for other Capital Benefits

**Broken Bones Benefits**

Cover for Item B in the Compensation Table is extended to include the following benefits.

**Broken Bones Benefit is \$3,000**

<b>Item B</b>	<b>Injury resulting directly in the complete break of the following bones which occurs within 12 months of the date of the bodily injury</b>	<b>The benefits shown below are a percentage of the Broken Bones benefit</b>
17	Neck, Skull or Spine (complete fracture)	100%
18	Hip	75%
19	Jaw, Pelvis, Leg, Ankle or Knee	50%
20	Cheekbone or Shoulder	30%
21	Nose or Collarbone	20%
22	Arm, Elbow, Wrist, or Ribs	15%
23	Foot or Hand	5%

**Capital Benefits – Illness****Item Description of Benefits****Compensation**

**Item C Capital Benefits (Illness) is only included in conjunction with Item A or Item B and where additional premium is paid.**

**C Illness resulting in:**

1	Permanent total loss of sight of both eyes, or Loss of two Limbs, or Permanent Total Disablement by paralysis (other than general paralysis of the insane).	The amount shown in the Schedule of Compensation for Item C1
2	Permanent Total Disablement	The amount shown in the Schedule of Compensation for Item C2

**Weekly Benefits**

<b>Item</b>	<b>Description of Benefits</b>	<b>Compensation</b>
<b>D1</b>	<b>Bodily Injury resulting in:</b> Temporary Total Disablement	The amount shown in the Schedule of Compensation for Item D1 Weekly Benefits Bodily Injury subject to the Excess Period and Indemnity Period specified in the Schedule of Compensation
<b>D2</b>	<b>Illness resulting in:</b> Temporary Total Disablement	The amount shown in the Schedule of Compensation for Item D2 Weekly Benefits Illness subject to the Excess Period and Indemnity Period specified in the Schedule of Compensation
<b>D3</b>	<b>Bodily Injury or Illness resulting in:</b> Temporary Partial Disablement	The difference between the amount payable for Items D1 and D2 and the Insured Person's Income received during the period of disablement whilst partially disabled up to a maximum of 40% of the Temporary Total Disablement Compensation