



GAULT ARMSTRONG

Gault Armstrong Pty Ltd

Member of the OAMPS Group

Marine and Aviation Broker

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Personal Accident Insurance for Yachting Australia Members and Students

POLICY DOCUMENT

In this Policy Document You will find all the information You need to know about Your cover, Our terms and Conditions, and making a claim.

Please read this Document and make sure that You are satisfied with its contents.

Insurance protection only begins when The Underwriters have agreed to accept the insurance and a Policy Schedule has been issued.

This Document and the Policy Schedule We send You are Your Policy documents and form Your legal contract with The Underwriters. Please keep them together in a safe place. You should also keep documents You will need in case of a claim – for example, documents which substantiate Your Income and medical certificates.

Please contact Your insurance advisor if You have any questions about this Policy Document or Your insurance cover.

FINANCIAL SERVICES GUIDE

This Financial Services Guide contains information about our services and charges, your rights as a client and other things you need to know in relation to insurance matters including how any complaints you may have will be handled.

We trust it will assist you in deciding whether to use our services.

If you ask us to act as your Insurance Broker, we will do so on the terms set out in this Guide. Unless you tell us otherwise in writing, we assume that you agree with these terms. If there is any change to these terms, we will also provide you with a Letter of Engagement which, together with this Guide, will record the basis of our relationship.

If you need more information or have any questions, please feel free to contact us.



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- TYPE:** Group Personal Accident
- INSURED:** Yachting Australia Inc. and all affiliated members.
- PERIOD:** From: 1600hrs 1st October 2007 Local Standard Time
To: 1600hrs 1st October 2008 Local Standard Time.
- INTEREST:** All Silver and Youth Members and Students undertaking a Yachting Australia Training Scheme at a Yachting Australia Training Centre or other recognised organisation.

Category 1: Silver and Youth Members

- a) Sailing, cruising, motor boating (no racing) and engaging/participating/officiating in organised races.
- b) Engaging in training or practice for activities as described in [a] above.
- c) Travelling directly between the activities described in a), b), d) or e) and your residence or place of employment or the premises of the Insured, Subject to Special Provision 7.
- d) Staying away from the Insured Person's Country for an extended period for the purposes of participating in activities described above.
- e) Whilst on the premises of Yachting Australia Inc. / MYA affiliated yacht club.

Category 2: Students

- a) While undertaking a Yachting Australia Training Scheme at a Yachting Australia Training Centre or other recognised organisation.
- b) Travelling directly between the activities described in a) and the Insured Persons residence or place of employments subject to Special Provision 7.



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Category 1 & 2

Section	The Compensation Applicable	The Compensation
A	<p>Capital Benefits. Event 1 – Death (for persons aged under 18 years and over the age of 75 years compensation reduced to \$10,000).</p> <p>Capital Benefits – Events 2 to 7</p> <p>Capital Benefits – Events 8 to 17 as per capital benefits schedule and amounts specified in the wording.</p>	<p>\$75,000</p> <p>\$75,000</p>
Section	The Compensation Applicable	The Compensation
B	<p>Accident Weekly Benefits Injury resulting in Temporary Total Disablement and the Insured Person is an income earner. Sum Insured Excess Period : sick leave entitlement plus 7 days Benefit Period : 52 weeks</p> <p>Domestic Help (non-Income Earners) 100% of the actual cost of domestic help. Household Help – Sum Insured Benefit Period – 52 weeks Excess Period – 7 days</p> <p>Student Assistance Benefit Injury resulting in Temporary Total Disablement and the Insured Person is a full time student. 100% of Actual Cost of Home Tutorial up to a maximum of \$300 per week Aggregate Period – 52 weeks Elimination Period – 7 days</p> <p>Parents Inconvenience Allowance Hospitalisation of an Insured Person under 20 years of age who is wholly dependent on his/her parents for maintenance and support. Aggregate period – 52 weeks Elimination period – 7 days</p>	<p>\$300 per week</p> <p>\$300 per week</p> <p>To a maximum of \$300 per week</p> <p>\$25 per day</p>
C	<p>Non-Medicare Medical Expenses Injury resulting in the Insured Person incurring non-Medicare Medical Expenses (as defined). Excess \$50 each claim</p>	<p>\$5,000 (subject to 80% of such expenses)</p>
D	<p>Funeral Expenses Injury resulting in the accidental death of an Insured Person covered under Event 1 of the schedule</p>	<p>100% of the actual costs of funeral to a maximum of \$5,000</p>



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**AGGREGATE LIMIT
OF LIABILITY:**

For all claims under this Policy in respect of any Policy Period relating directly to air travel in aircraft whose flights are not conducted in accordance with published schedules to and from fixed terminals over established routes shall not exceed AUD 1,000,000.
For all other claims under this Policy in respect of any Policy Period shall not exceed AUD 3,000,000.

**GEOGRAPHICAL
LIMITS:**

Category 1 – World wide
Category 2 – Australia wide

CONDITIONS:

Wording as expiring attached.
The Events Schedule (Sections A-E) – as attached.

Age Limitations: 5 years to under 85 years.

Exclusions: As per policy wording – special note:
Category Zero (0) races are excluded.

**EXPRESS
WARRANTIES:**

None.

Underwriters shall be discharged from all liability from the date of any breach of warranty.

The above warranties are additional to any explicit or implied warranties contained within the conditions above or any clauses referred to therein, or those imposed by statute.

**SEVERAL
LIABILITY:**

LSW 1001 (Insurance) Several Liability Notice

The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co – subscribing insurer who for any reason does not satisfy all or part of its obligations.

**LAW &
JURISDICTION:**

This insurance shall be governed by and construed in accordance with the laws of Australia and the exclusive jurisdiction of the courts of Australia.

PREMIUMS:

Category 1: AUD 5.13 per member inclusive of charges
Category 2: AUD 2.37 per student inclusive of charges

SECURITY:

100 % Lloyd's of London



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1. PREAMBLE

This Policy sets out the terms of insurance provided by Us. We ask that You read the Policy and the Schedule carefully so that You are aware of the terms, Exclusions and Conditions and, if they are not in accordance with Your understanding of the cover arranged, You contact Your intermediary immediately to raise any query.

2. INSURING CLAUSE

In consideration of the payment of the Premium and in reliance on the contents of the Proposal The Insured has provided to Us and which are agreed to be the basis of this contract and are considered to be incorporated in it, We agree to provide Compensation subject to the terms of this Policy.

If, during the Policy Period, You suffer Injury or Sickness (as defined) resulting in any of the Events specified in the Table of Events, We will pay the Compensation specified in the Table of Events.

3. ADDITIONAL BENEFITS

3.1 EXPOSURE

We will also pay You the Compensation specified in the Table of Events if as the result of an Injury You are exposed to the elements and as the result of that exposure suffer an Event specified in that Table.

3.2 DISAPPEARANCE

If Your body is not found within 12 months after an accident involving the conveyance in which You were travelling, death will be presumed in the absence of any evidence to the contrary.

4. AGGREGATE LIMITS OF LIABILITY

4.1 Our aggregate liability for all claims under this Policy in respect of any Policy Period shall not exceed the amount specified in the Schedule.

4.2 Our aggregate liability for all claims under this Policy in respect of any Policy Period relating directly to air travel in aircraft whose flights are not conducted in accordance with published schedules to and from fixed terminals over established routes shall not exceed the amount specified in the Schedule.

MONEY BACK GUARANTEE

If for any reason The Insured is not completely satisfied, this Policy may be returned to Us within fourteen (14) days of its receipt and subject to no claim being made We will refund in full any premium paid.

EXCLUSIONS

Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by or resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or any other sequence to the loss;

- (a) War, hostilities or warlike operations (whether war be declared or not),



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- (b) Invasion
- (c) Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
- (d) Civil War,
- (e) Riot,
- (f) Rebellion
- (g) Insurrection
- (h) Revolution,
- (i) Overthrow of the legally constituted government,
- (j) Civil commotion assuming the proportions of, or amounting to, an uprising,
- (k) Military or usurped power,
- (l) Explosions of war weapons,
- (m) Utilisation of nuclear, chemical or biological weapons of mass destruction however these may be distributed or combined.
- (n) Release of weapons of mass destruction that do not involve an explosive sequence,
- (o) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
- (p) Terrorist activity.

For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or groups(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization (s) or governments(s).

Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals,

Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed is capable of causing incapacitating disablement or death amongst people or animals,

Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing disablement or death amongst people or animals,

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of (a) to (p) above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



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2. (i) You being a pilot or crew member of any aircraft; or
(ii) You engaging in any aerial activity except as a passenger in any properly licensed aircraft;
3. Deliberately self-inflicted Injury;
4. Pregnancy or childbirth;
5. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection;
6. Effects of Alcohol and/or Drugs not prescribed by a registered and legally qualified medical practitioner.
7. Participating in Category zero (0) races
8. a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss,
b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from;
 - (i) ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

DEFINITIONS

1. **POLICY PERIOD** means the period specified in The Schedule attached hereto, or any subsequent period in respect of which the Insured shall have paid and We shall have accepted the Premium required for the renewal of this Policy as provided in Condition 3 hereof.
2. **INJURY** means a physical injury caused by a sudden, violent, external and visible means which occurs fortuitously whilst this insurance is in force and which results solely and directly and independently of any pre-existing condition or other cause in any of the Events specified in The Schedule within twelve (12) calendar months from the date of its occurrence. Injury does not include any Event caused as a result of Heatstroke and/or caused directly or indirectly by or attributable to any sickness or disease, or repetitive strain injury or any gradual process of wear and tear, or any Cardiac or Pulmonary or Cerebrovascular incident(s) notwithstanding that such incident(s) may have been caused by or induced by or accelerated by Injury.
3. **PRE-EXISTING** means any medical condition or injury, which you are aware of, for which you have received treatment, advice for treatment or taken prescribed medicines or drugs before the commencement date of your cover.
4. **TOTAL DISABLEMENT** means, as a result of Injury You are wholly and continuously prevented from engaging in Your usual occupation other than playing sports and not engaged in any other occupation and under the regular care of and acting in accordance with the instructions or professional advice of a registered and legally qualified medical practitioner other than Yourself.



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5. **PERMANENT** means lasting twelve calendar months and at the expiry of that period being beyond hope of improvement.
6. **PARAPLEGIA** means total paralysis of both legs and part or whole of the lower half of the body.
7. **QUADRIPLEGIA** means total paralysis of both legs and both arms.
8. **LIMBS** mean an arm at or above the wrist or a leg at or above the ankle.
9. **FINGERS OR TOES** means the digits of a hand or foot.
10. **INCOME** means the average of Your weekly income (net of business expenses but before income tax and personal deductions) earned from personal exertion in Your usual business, profession, occupation or employment for the number of weeks so engaged during the twelve month period immediately preceding Injury resulting in any of the Events covered by this Policy, excluding bonuses, commissions, overtime payments or other allowances.
11. **ELIMINATION PERIOD** means the period commencing with the first day of Total Disablement for which medical treatment was sought in respect of such Injury, and for which no Compensation is payable.
12. **DISABILITY** means disability which substantially handicaps You from obtaining or keeping employment or from undertaking work on Your own account provided that any such employment or work is of a kind which apart from the Injury would be suited to Your age, experience and qualifications.
13. **BED CARE PATIENT** means You are necessarily confined to bed during a Period of Insurance for a continuous period of not less than 24 hours and Your confinement is certified as necessary by a legally qualified and registered medical practitioner to be under the continuous care of a registered nurse (other than Yourself or a member of Your immediate family). Bed Care does not include You as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or extended care facility or a place for the care or treatment of alcoholics or drug addicts.
14. **NON MEDICARE MEDICAL EXPENSES** means expenses that are not subject to any full or partial Medicare rebate nor recoverable by You or by the Insured from any other source and incurred within twelve (12) calendar months of You sustaining Injury and paid by You or the Insured on Your behalf for treatment certified necessary by a legally qualified medical practitioner to a registered Private Hospital, physiotherapist, nurse or similar provider of medical services including the cost of medical supplies or ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding first teeth and dentures, and is caused by Injury.

Non Medicare Medical Expenses does not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by You after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the "Medicare Gap"). Provided that We shall not be liable to make any refund in respect of:

1. any expenses recoverable by You or by the Insured from any other insurance scheme or any plan providing medical/physiotherapy or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source;



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2. Any expense to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply;
3. more than the percentage specified in the Events Schedule of the amount of each claim made under this Section after deduction of the amount applicable in Item I above and deduction of the amount of Excess specified in the Schedule of Compensation;
4. any expense which we are prohibited by Law from paying.

Provided that Our Total Liability shall- not exceed in the aggregate the amount specified in the Policy Schedule.

SPECIAL PROVISIONS – GENERAL

1. The Compensation payable under Event 1 in Section A shall be payable to Your estate; any other Compensation payable under the Policy shall be payable to You.
2. (a) Compensation shall not be payable for more than one of the Events listed in Section A in respect of the same Injury.

(b) Any Compensation payable for Events 2-17 listed in Section A shall be reduced by any Compensation already paid under Events 18 and/or 19 and/or 20 in Section B in respect of the same Injury.

(c) Should You sustain Injury which results in any one of Events 2 to 7 described in Section A there shall be no further liability under the Policy for Injury sustained by You thereafter.

PROVIDED ALWAYS that if You become entitled to Compensation under any one of the Events listed in Section A (other than Event 1) You may elect to receive Compensation either under that Event or under Events listed in Section B.

3. Compensation shall not be payable:
 - (a) Under Events described in Section B and/or Section C in excess of the Aggregate Period shown against such Events therein in respect of any one Injury.
 - (b) Unless the Insured Person as soon as possible after the happening of any Injury giving rise to a claim under the Policy procures and follows proper medical advice from a legally qualified medical practitioner.
 - (c) Under more than one of Events 18, 19 or 20 in respect of the same Injury.
4. The Compensation payable under Event 18 (Injury Weekly Benefits) shall be limited to 100% of Your weekly Income or The Compensation whichever is the lesser. If You continue to receive the whole or any part of your weekly Income following your Total Disablement, or if You are entitled to receive Disability benefits under any Workers' Compensation Act or Ordinance, any Accident Compensation Act or Ordinance or any legislation having a similar effect in respect of the same Injury, then the Compensation payable under Event 18 shall be reduced by the amount necessary to limit the total of all payments to You to the lesser of 100% of Your weekly Income or The Compensation.



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5. If as a result of Injury, Compensation is payable under Section B hereunder and if, while the Policy is in force, You suffer recurrence of Total Disablement from the same or related cause or causes, the subsequent period of Total Disablement will be deemed a continuation of the prior period unless between such periods You have performed the duties of Your occupation on a full-time basis for at least six consecutive months, in which event such Total or Partial Disablement shall be deemed the result of a new Injury and subject to a new Elimination Period.
6. **AGGREGATE LIMIT OF LIABILITY**
 - (a) Except as provided under 6(b), Our total liability for all claims arising under the Policy during any Policy Period shall not exceed the amount set out in the Events Schedule and Policy Schedule. Our liability under Section C - Non Medicare Medical Expenses shall always be subject to Policy Definition 13 - Non Medicare Medical Expenses.
 - (b) Our total liability for all claims arising under this Policy during any Policy Period relating directly to Air Travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over established air routes shall not exceed in the aggregate for all Insured Persons the amount set out in The Events Schedule and Policy Schedule.
7. The Compensation payable under Events 1-17 is limited to 20% of the Capital Sum whilst an Insured Person is engaged in travel to and from the organised activities prescribed in the Scope of Cover section whether or not an Insured Person is travelling individually or in a group or as a team member.
8. In respect to Insured Persons aged under 18 years and over the age of 75, Event I - Accidental Death is limited to \$10,000.
9. The Premium shown in this Policy is subject to periodic review at the commencement of each Policy Period.
10. If an Insured Person suffers an Injury and requires physiotherapy treatment(s), We will pay Compensation up to the amount of Compensation shown in Section C of the Events Schedule provided that the Insured Person has obtained a referral from a registered and legally qualified medical practitioner. Compensation under Section C of the Events Schedule for physiotherapy treatment(s) will cease as soon as the Insured Person resumes playing sport.

SCOPE OF COVER

The Compensation provided shall only be payable when any Event shall happen to You whilst You are engaged in the following activities on behalf of the Insured:

Silver and Youth Members:

- (a) Sailing, cruising, motor boating (no racing) and engaging/participating/officiating in organised races;
- (b) Engaging in training or practice for activities as described in (a) above;
- (c) Travelling directly between the activities described in (a), (b), (d) or (e), and Your residence or place of employment or the premises of the Insured, subject to Special Provision 7;
- (d) Staying away from the Insured Person's Country for an extended period for the purposes of participating in activities as described above;
- (e) Whilst on the premises of Yachting Australia Inc./MYA affiliated yacht club.



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Students:

- (a) While undertaking a Yachting Australia Training Scheme at a Yachting Australia Training Centre or other recognised organization;
- (b) Travelling directly between the activities described in a) and the Insured Persons residence or place of employment or Yachting Australia Training Centre or other recognised organisations premises subject to Special Provision 7;
- (c) On the premises of a Yachting Australia Training Centre or other recognised organisation for the purpose of undertaking a Yachting Australia Training Scheme.

AGE LIMITATION

We shall not be liable for any Event which happens to You unless at the date of such Event You are within the Age Limitations shown in the Schedule of Insured Persons and The Compensation.

CONDITIONS

- I. **COMPLYING WITH POLICY CONDITIONS:** The due observance and fulfilment of the terms of this Policy insofar as they relate to anything to be done or complied with by the Insured and/or by You and the truth of the statements and answers in the said Application if any, and in any Applications and medical evidence required from You in connection with this Insurance shall be conditions precedent to Our liability to make any payment under this Policy.
2. **FRAUD:** Any fraud, mis-statement or concealment by the Insured and/or You either in the Application on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim thereunder may give Us certain rights provided for in the Insurance Contracts Act 1984, including the right to refuse payment of any claim or to avoid the Contract.
3. **POLICY RENEWAL:** This Policy may be renewed with Our consent from term to term, by payment of the Premium in advance at Our Premium rate in force at the time of renewal.
4. **CANCELLATION:** The Policy may be terminated at any time at the request of the Insured in which case We will retain Our short period rate for the time the Policy has been in force. We may cancel the Policy at any time subject to Section 60 of the Insurance Contracts Act 1984.
5. **CLAIMS PROCEDURE:**
 - (a) Written notice must be given to Us at any of Our offices in Australia within thirty days after the occurrence of any Event in respect of which a claim has arisen or may arise.
 - (b) All certificates and evidence required by Us shall be furnished at the expense of the Insured or any claimant hereunder and shall be in such form and of such nature as We shall prescribe.
 - (c) You shall as often as reasonably required submit to medical examination on Our behalf and at Our expense.
 - (d) We shall in the case of Your death be entitled to have a post-mortem examination at Our expense.



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6. **REPORT OF CLAIM FORMS:** We will, upon receipt of Notice of Claim furnish to the claimant such forms as are usually furnished by Us for filing Proof of Loss. If such forms are not furnished by Us within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to Proof of Loss upon submitting, within the time fixed in the Policy for filing Proof of Loss, written proofs covering the occurrence, the character and the extent of the loss for which claim is made.
7. **PROOF OF LOSS:** Written Proof of Loss must be furnished to Us at Our said Office in case of claim for loss for which this Policy provides any periodic payment contingent upon continuing loss within ninety days after the date of such loss and in the case of any other claim for loss within ninety days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give such proof within such time, provided such proof is furnished as soon as is reasonably possible but in no event except in the absence of legal capacity, later than one year from the time proof is otherwise required.
8. **TIME OF THE PAYMENT OF CLAIM:** Compensation payable under this Policy for any loss other than loss for which this Policy provides periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written Proof of Loss, all accrued Compensation for loss for which this Policy provides periodic payment will be paid monthly, and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.
9. **LEGAL ACTIONS:** No action at Law or in equity shall be brought to recover on this Policy prior to the expiration of sixty days after written Proof of Loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three years after the time written Proof of Loss is required to be furnished.
10. **JURISDICTION:** This insurance shall be governed by the law of the Territory, State or Country where the Policy was issued whose Courts shall have sole jurisdiction in any dispute arising hereunder. For the purpose of this Condition the place of issue stated in the Schedule shall be conclusive.
11. **ASSIGNABILITY:** This Policy and any rights thereunder shall not be assignable without Our prior written consent.
12. **CONSTRUCTION:** The titles of paragraphs in this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.
13. **TAX OR IMPOSTS:** Where the Company is, or believes it will become, liable for any tax or other imposts levied by any Commonwealth or State Government, authority or body in connection with this Policy, the Company may reduce, vary or otherwise adjust any amounts (including but not limited to premiums, charges and benefits), under this Policy in the manner and to the extent the Company determines to be appropriate to take account of the tax or impost.



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THE EVENT SCHEDULE

	Section A – Capital Benefits Injury (as defined) resulting in:	The Compensation Each Insured Person (as percentage of the Capital Sum)
1	Accidental Death (Refer to Special Provisions – General Note 8)	100%
2	Permanent Quadriplegia or Permanent Paraplegia	100%
3	Permanent and Incurable Insanity	100%
4	Permanent total loss of entire sight of both eyes	100%
5	Permanent total loss of entire sight of one eye	100%
6	Permanent total loss of use of two limbs	100%
7	Permanent total loss of use of one limb	100%
8	Permanent total loss of hearing in: [a] both ears [b] one ear	75% 15%
9	Permanent total loss of lens of one eye	50%
10	Permanent total loss of use of 4 fingers and thumb of either hand	70%
11	Permanent total loss of use of 4 fingers of either hand	40%
12	Permanent total loss of use of thumb of either hand: [a] both joints [b] one joint	30% 15%
13	Permanent total loss of use of fingers of either hand [a] three joints [b] two joints [c] one joint	10% 7% 5%
14	Permanent total loss of use of toes of either foot [a] all – one foot [b] great – both joints [c] great – one joint [d] other than great – each toe	15% 5% 3% 1%
15	Fractured leg or kneecap with established non-union	10%
16	Shortening of leg by at least 5cm	7%
17	Any permanent disability not enumerated under Events 8 to 16 above will be paid for in proportion to the degree of permanent disability as compared with the cases enumerated above without taking into account the occupation of the Insured Persons.	Such percentage of the Capital Sum that the Insurer shall in their absolute discretion determine and being in their opinion not inconsistent with the Compensation provided under Events 8 to 16 inclusive, limited always to a maximum of 75% of the Event One [1] compensation amount



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	Section B – Weekly Benefits (see Special Provision 3c)	The Compensation
Event 18	Injury resulting in Temporary Total Disablement, and the Insured Person is an Income earner, The Compensation shall be payable for no longer than the Aggregate Period specified in the Policy Schedule, and shall be subject to an Elimination Period of: (a) The period of time equal to the total of the Insured Person’s accrued sick leave at the time of Injury or any similar entitlements. PLUS (b) The period specified in the Policy Schedule.	100% of the actual loss of or reduction in Income (as defined) OR the maximum amount specified in the Policy Schedule whichever is the lesser.
Event 19	Injury resulting in Temporary Total Disablement and the Insured Person is <u>not</u> an Income earner. The Compensation shall be payable for no longer than the Aggregate Period specified in the Policy Schedule, and shall be subject to an Elimination Period equal to the period specified in the Policy Schedule.	100% of the actual cost of domestic help certified as necessary for the duration of Total Disablement by a registered and legally qualified medical practitioner OR the maximum amount specified in the Policy Schedule whichever is the lesser.
Event 20 Part (A)	Injury resulting in Temporary Total Disablement, and the Insured Person is not an Income Earner. The compensation shall be payable for no longer than the Aggregate Person specified in the Policy Schedule, and shall be subject to an Eliminations Period equal to the period specified in the Policy Schedule.	100% of the actual cost of home tutorial by a qualified tutor which has been certified as necessary for the duration of Total Disablement by a registered and legally qualified medical practitioner OR the maximum amount specified in the Policy Schedule whichever is the lesser.
Event 20 Part (B)	Parents Inconvenience Allowance The compensation shall be payable for no longer than the Aggregate Period specified in the Policy Schedule and shall be subject to an Elimination Period of 7 Days.	\$ 25 per day in the event of hospitalisation of an Insured Persons under 20 years of age who is wholly dependent on his/her parents for maintenance and support.
	Section C – Non-Medicare Medical Expenses	
Event 21	Injury resulting in the Insured Person incurring Non-Medicare Medical Expenses (as defined)	80% of the actual Non-Medicare Medical Expenses OR the maximum amount specified in the Policy Schedule whichever is the lesser.



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	Section D – Funeral Expenses	
Event 22	Injury resulting in the accidental death of an Insured Person covered under Event 1 of this Schedule.	100% of the actual costs of funeral of an Insured Person OR the maximum amount specified in the Policy Schedule whichever is the lesser.
	Section E – Bed Care Patient Benefit	
Event 23	Injury resulting in the Insured Person being a Bed Care Patient.	If, as a result of an Injury, an Insured Person becomes a Bed Care Patient, We will pay the amount specified in the Schedule for each week (up to a maximum of 26 weeks) an Insured person remains a Bed Care Patient beginning with the first day of confinement. A daily rate of 1/7th of the Weekly Bed Care Patient Benefit will be paid if an Insured Person remains a Bed Care Patient for less than seven days.

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