

## UNSW GROUP PERSONAL ACCIDENT UNIVERSITY STAFF SUMMARY OF BENEFITS

	LIMIT
<b>Scope of cover:</b>	
Cover applies whilst a staff member is on or off campus acting in the interests of UNSW or involved in UNSW business including authorised overseas travel.	
Please note the following restrictions:	
1. No cover is provided for partners / spouses or dependent children.	
2. No cover is provided whilst on incidental or associated leisure travel.	
Personal Accident	
Part A – Lump Sum Benefits	3 x annual salary to a maximum of
- Event 1: Accidental death	\$ 250,000
- Events 2 – 19: various amounts up to	
Part B – Weekly Benefits (Bodily Injury)	
100% of salary to a maximum of:	\$ 1,500
Part C – Weekly Benefits (Sickness)	\$ Not Insured
Injury Resulting in Surgery undertaken overseas	\$ 2,000
Sickness Resulting in Surgery undertaken overseas	\$ 2,000
Part D – Injury Resulting in Fractured Bones	\$ Not Insured
Part E – Injury Resulting in Loss of Teeth or Dental Procedures	\$ Not Insured
Emergency Home Help	\$ Not Insured
Bed Care – Weekly Benefit	\$ 500
- Maximum No. of Weeks	104
Non Medicare Medical Expenses	\$ Not Insured
Student Tutorial – Weekly Benefit	\$ Not Insured
HECS and / or Post Graduate Fees (following permanent total disablement and any capital injury)	\$ 15,000
Injury Assistance / Transport Chauffeur Plan	
80% of costs up to a weekly benefit of	\$ 500
Benefit Period	16 weeks
Home / Car Modification Benefit (following permanent total disablement and any capital injury)	\$ 25,000
Overseas Medical Expenses - 75% of actual cost up to a maximum of	\$ 2,000,000
Funeral Expenses following accidental death	\$ 10,000
Emergency Dental Benefits following accidental bodily damage. (Excludes dentures)	\$ 5,000
Personal Liability	\$ 10,000,000

**Note:** Cover will not be provided under this policy if provided under the UNSW Business Travel Policy.