

**UNSW GROUP PERSONAL ACCIDENT
UNSW VOLUNTARY WORKERS, GUESTS AND INVITEES
SUMMARY OF BENEFITS**

	LIMIT
Scope of Cover:	
Cover applies whilst an insured person 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	}
(NB: for non-salary earning persons, the benefit payable shall be limited to a minimum of \$20,000 for Accidental Death and 50% of the benefit shown for Events 2 – 19 i.e.: \$125,000)	
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 – Weekly Benefit	\$ 500
- Maximum No. of Weeks	104
Bed Care – Weekly Benefit	\$ 500
- Maximum No. of Weeks	104
Non Medicare Medical Expenses - 100% of actual cost up to a maximum of	\$ 20,000
NB: Policy only provides cover for expenses incurred for a period of up to 12 months following the date of injury.	
Student Tutorial – Weekly Benefit	\$ 500
- Maximum No. of Weeks	104
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.