

## UNSW GROUP PERSONAL ACCIDENT FULL & PART TIME STUDENTS SUMMARY OF BENEFITS

	LIMIT
<p><b>Scope of cover:</b> Cover applies whilst a student is on or off campus acting in the interests of UNSW or involved in UNSW business such as attending a conference, conducting fieldwork, or participating in an approved overseas exchange program.</p> <p>Please note the following restrictions:</p> <ol style="list-style-type: none"> <li>1. No cover is provided for partners / spouses or dependent children.</li> <li>2. No cover is provided whilst on incidental or associated leisure travel.</li> </ol>	
Personal Accident	
Part A – Lump Sum Benefits	
- Event 1: Accidental Death	\$ 20,000
- Events 2 – 19: various amounts up to	\$ 100,000
Part B – Weekly Benefits (Bodily Injury)	\$ Not Insured
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 NB: Policy only provides cover for expenses incurred for a period of up to 12 months following the date of injury.	\$ 20,000
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 Benefit Period	\$ 500 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.**