

# Accident & Health International Underwriting Pty Ltd

## GROUP PERSONAL ACCIDENT

### Product Disclosure Statement (PDS)

Student Injury Insurance

#### Accident & Health International (A & H International)

Accident & Health International Underwriting Pty Limited ABN 26 053 335 952 (AFS licence no. 238261) is an underwriting agency specifically created to offer Personal Accident, Medical and Travel insurance. They have been in operation since March 1998 and act on behalf of Allianz Australia with full authority to quote and issue contracts of insurance, collect premiums and pay claims as agent of Allianz Australia. If you have any queries about this policy you should contact A & H International. Their contact details are at the end of this PDS.

#### The Insurer

The Insurer of the Policy is Allianz Australia Insurance Limited ABN 15 000 122 850 (AFS licence no. 234708). Their contact details are at the end of this PDS. Allianz Australia is a subsidiary of Allianz AG, one of the world's largest insurance and financial service providers.

#### What is a Product Disclosure Statement

This Product Disclosure Statement (PDS) contains information about the policy including the benefits and conditions, your rights as a client and other things you need to know to assist you to make an informed decision when choosing your insurance.

In this PDS:

- 'we', 'us' or 'our' means Allianz Australia Insurance Limited.
- 'you' means the person who will be named in the policy schedule as the insured and any person nominated by you from time to time for the insurance cover selected by you and for which the premium has been paid. The type of cover chosen will be set out on the policy schedule.

#### Group Personal Accident

We will pay you the benefit set out in the table below if you suffer an Injury resulting from an accident during the currency of the policy. The Injury suffered must:

- be one of the type set out in the Insured Events table below,
- arise within twelve (12) calendar months from the date of the accident.

We will insure you for a period of up to 52 weeks, depending upon the cover you have chosen. The period of cover will be set out in the policy schedule.

#### The Most We Will Pay

The most we will pay for all claims under this Policy during any period of insurance is set out under the Limit of Liability in the policy schedule. Once the Limit of Liability has been paid, you will need to pay us further premium to reinstate the policy cover.

## Key Features of the Policy

This table summarises the Insured Events of the Group Personal Accident (GPA) policy. The sum insured is the amount we agree to insure you for when you take out the policy as shown on your policy schedule.

If you suffer an Insured Event as a result of an Injury then we will pay you the sum insured as set out below.

As you read the table you need to remember that some words have special meanings and the key ones are:

- **Injury** – means a bodily injury of the type set out in the Insured Events table below. It does not include any disease, Injury or condition that existed before the accident, or any degenerative condition.
- **Permanent** – means that the disablement has lasted 12 consecutive months and there is no hope of improvement
- **Pre-existing Condition** - means a condition which does not first manifest itself during the period of Insurance.

Insured Events	What We Will Pay - The sum insured as set out in the policy schedule	
	Cover 1	Cover 2
<b>Events 1 – 18 are payable as a result of an Injury</b>		
1. Death	\$25,000	\$12,500
2. Permanent Paraplegia & Quadriplegia	\$200,000	\$100,000
3. Permanent Total Loss of sight of both eyes	\$100,000	\$50,000
4. Permanent Total Loss of sight of one eye	\$50,000	\$25,000
5. Permanent Total Loss of use of two limbs	\$100,000	\$50,000
6. Permanent Total Loss of use of one limb	\$50,000	\$25,000
7. Permanent and incurable insanity	\$50,000	\$25,000
8. Permanent Total Loss of hearing in a. both ears b. one ear	\$40,000 \$10,000	\$20,000 \$5,000
9. Permanent Total Loss of four fingers and thumb of either hand	\$40,000	\$20,000
10. Permanent Total Loss of the lens of one eye	\$30,000	\$15,000
11. Permanent Total Loss of use of four fingers of either hand	\$25,000	\$12,500
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$25,000	\$12,500
13. Permanent Total Loss of use of one thumb of either hand a. both joints b. one joint	\$15,000 \$7,500	\$7,500 \$3,750
14. Permanent Total Loss of use of fingers of either hand a. three joints b. two joints c. one joint	\$5,000 \$3,750 \$2,500	\$2,500 \$1,875 \$1,250
15. 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	\$7,500 \$2,500 \$1,500 \$500	\$3,750 \$1,250 \$750 \$250
16. Fractured leg or patella with established non-union	\$5,000	\$2,500
17. Shortening of leg by at least 5cm	\$3,750	\$1,875

Insured Events	What We Will Pay – The sum insured as set out in the policy schedule	
Events 1 – 18 are payable as a result of an Injury	Cover 1	Cover 2
<p>18. Broken Bone Benefits caused directly and solely by Injury</p> <ul style="list-style-type: none"> <li>a. Neck or spine (full break)</li> <li>b. Hip, pelvis</li> <li>c. Skull, shoulder blade</li> <li>d. Collar bone, upper leg</li> <li>e. Upper arm, kneecap, forearm, elbow</li> <li>f. Lower leg, jaw, wrist, cheek, ankle, hand, foot</li> <li>g. Ribs</li> <li>h. Finger, thumb, toe</li> </ul> <p>Maximum compensation any one accident with respect to Event 18</p>	<p>\$2,000 \$1,000 \$600 \$300 \$250 \$100 \$75 \$50 \$2,000</p>	<p>\$Nil \$Nil \$Nil \$Nil \$Nil \$Nil \$Nil \$Nil \$Nil</p>
<p><b>Additional Feature</b></p> <p>Exposure – when an Injury causes you to be exposed to the elements and suffer from any of the injuries which are listed as Insured events</p>	<p>The compensation amount set out for the Injury listed as an Insured Event (see Insured Events listed above)</p> <p>100%</p>	<p>The compensation amount set out for the Injury listed as an Insured Event (see Insured Events listed above)</p> <p>100%</p>
<p><b>Endorsements</b></p> <p>The following covers have been added to your policy and they will be set out on the policy schedule.</p>		
<p><b>Student Tutorial Benefits</b></p> <p>If a student who is named on the policy suffers an Injury, we will reimburse their student tutorial fees. The fees must be paid to a professionally qualified tutor who continues teaching the student during the disability period.</p>	<p>We will pay up to a maximum of \$200 per week and limited to 20 weeks.</p> <p>Nil excess.</p>	<p>\$Nil</p>
<p><b>Non-Medicare Medical Expenses</b></p> <p>If you suffer an Injury whilst engaged in authorised activities and you incur an expense within twelve (12) months of the Injury, then we will pay the cost of the expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, xray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire and including the cost of dental treatment provided that we shall not be liable to make any refund in respect of:</p> <ul style="list-style-type: none"> <li>a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.</li> <li>b. the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18(4) of the Health Insurance Act 1973 be payable.</li> <li>c. any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.</li> </ul>	<p>We will pay 85% of costs up to a maximum of \$5,000.</p> <p>\$50 excess.</p>	<p>\$Nil</p>
<p><b>Dental Expenses</b></p> <p>If you suffer an Injury whilst engaged in authorised activities and you incur an expense within twelve (12) months of the Injury, then we will pay the cost of dental expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for dental medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire and including the cost of dental treatment provided that we shall not be liable to make any refund in respect of:</p>	<p>We will pay 85% of costs up to a maximum of \$5,000.</p> <p>\$50 excess.</p>	<p>\$Nil</p>

Insured Events	What We Will Pay – The sum insured as set out in the policy schedule	
	Cover 1	Cover 2
<b>Events 1 – 18 are payable as a result of an Injury</b>		
<b>Dental Expenses (contd)</b> a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.		
<b>Emergency Transport</b> If emergency transport as a result of an Injury is required, we will pay expenses provided that a legally qualified medical practitioner has declared the transportation a medical necessity.	We will pay up to a maximum of \$1,500.	\$Nil
<b>Bed Care Coverage</b> Should an Insured Person be confined to Hospital as a Bed Care Patient due to an accident and provided that such hospital confinement is certified as necessary by a legally qualified medical practitioner and shall be under the continuous care of a registered nurse.	We will pay up to a maximum of \$250 per week and limited to 52 weeks	\$Nil
<b>Clothing Allowance</b> If as a result of an accident an Insured Person requires treatment which was administered by a Health care Provider and as a consequence their clothing, educational and/or sporting equipment is lost or damaged.	We will pay up to a maximum of \$250.	\$Nil

### Limits On What We Will Pay

**1) The maximum benefit:** The maximum we will pay under the policy is the sum insured set out on the policy schedule. We will pay for only one Insured Event, so if your injuries could fall into more than one of the Insured Events categories listed above, we will pay you for the Insured Event benefit which is the highest.

### What You Are Not Covered For

There are certain times when there is no cover under the Group Personal Accident policy which means we may refuse to pay your claim.

We do not cover Injury which:

- 1) is deliberately self-inflicted or caused by you;
- 2) results from a criminal or illegal act committed by you;
- 3) results from you being under the influence of alcohol or an illegal drug;
- 4) results from any pre-existing condition (as defined);

### The Cost of Your Policy and Paying For Your Insurance

The cost of your policy will be shown on the quotation provided, once all required information has been received. The cost of your policy is calculated based on age, duties, the amount of time performed, number of persons involved, claims experience and other information relative to the particular risk.

The cost of the policy is made up of premium, government taxes such as Goods & Services Tax (GST) and stamp duty, where applicable.

## **Your Duty of Disclosure**

When you apply for insurance you need to tell us certain information which would affect our decision to insure you. If you do not give us this information it may affect your policy. The duty of disclosure appears in full on the application for insurance; please ensure you read this duty.

The duty of disclosure notice will also appear on your renewal invitation. The duty of disclosure also applies to any endorsements or variations you ask for.

## **Taxation Implications**

A claim paid in respect of weekly disability benefits is subject to personal income tax. For example, a payment under Insured Event 20 is subject to income tax and it is your responsibility to declare such benefit when completing your usual tax return.

Consult a tax consultant if you have any questions about the particular circumstances.

## **Making A Claim and Your Excess**

An excess may apply if you make a claim under this policy. An excess is the amount you pay when you make a claim. We may charge an excess depending on your age, occupation and the extent of cover chosen. The amount of any excess will be shown on your policy schedule.

If you need to make a claim please send a written notice of claim to A & H International within 30 days of the date of the Injury occurring. A & H International will send you a copy of their claim form which will need to be fully completed. We will not be responsible for any payments under the policy unless this form is fully completed and returned. Any costs involved in the collection of information for the form are your responsibility.

You need to ensure that you have seen a qualified medical practitioner as soon as possible after the Injury as your benefits will only be paid from the date you first seek medical attention.

At any time after a claim has been lodged we may:

- request you to undergo medical or related examinations. In the event of death, we may require an autopsy;
- conduct enquiries into the circumstances of the claim;
- request your attending doctor or specialist to provide a progress report.

This will be at our expense.

Any payments under this policy will be to you or, in the event of your death, your legal representative.

## **Cooling-Off**

If you decide that you do not want the policy, you have a cooling off period of 21 days from the date the policy was issued to cancel the policy. You must tell us in writing that you wish to cancel the policy and we will repay the full amount of premium to you. If you choose to use the cooling-off period, then we will treat the policy as never having existed.

You cannot use this cooling-off period if the policy has already expired or if you have made a claim under it.

## **Dispute Resolution**

We and A & H International will do everything possible to provide a quality service to you. If you have any concern or complaint A & H International staff are always available to listen to you and to help where they can.

If, after talking to a staff member, you wish to take the matter further, A & H International has a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to you within fifteen (15) working days. Please contact the Disputes Resolution Manager – see contact details at the end of this Product Disclosure Statement.

If you are not happy with any decision and it relates to a claim, you may take your complaint to the Insurance Enquiries and Complaints Limited (IEC), an independent and external dispute resolution body. Access to the IEC process is free of charge to you. In addition, although Allianz Australia is bound by the IEC's decision, you are not

and you can pursue the matter elsewhere if you wish. If the dispute relates to Privacy it may be referred to the Privacy Compliance Committee of the IEC.

Please contact A & H International if you would like further information about the IEC or contact

Insurance Enquiries & Complaints Ltd  
PO Box 561  
MELBOURNE VIC 8007  
Phone: 1300 780 808  
Email: [iec@iecltd.com.au](mailto:iec@iecltd.com.au)  
Web: [www.iecltd.com.au](http://www.iecltd.com.au)

## Privacy

We are committed to protecting your privacy. We use the information you provide us to quote on your application for a policy, to provide the insurance, administer the policy and assess any claims. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or sell your information.

If you do not provide us with full information, we cannot properly quote for your insurance and we cannot insure you. You can check the personal information we hold about you at any time. Such application should be directed to A & H International in writing where it will be considered by their internal Privacy Disputes Department.

If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters.

For more information about our Privacy Policy, please visit our website to obtain a copy:  
<http://www.acchealth.com.au>

## Contact Details

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## The Insurer

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SYDNEY NSW 2000

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This Product Disclosure Statement was prepared on 29<sup>th</sup> day of December 2004. A & H International are authorised by Allianz Australia Insurance Limited to distribute this Product Disclosure Statement.