

TABLE OF EVENTS

PART A - LUMP SUM BENEFITS

Cover for an Event under this Part applies only if an amount for that Event is shown on the Schedule against Part A – Lump Sum Benefits.

THE EVENTS

Note: The following Events must occur within twelve (12) months of the date of the Bodily Injury

THE BENEFIT

Being a percentage of the amount shown in the Schedule against Part A Lump Sum Benefits for each Covered Person.

1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of two (2) Limbs	100%
7. Loss of use of one (1) Limb	100%
8. Permanent and incurable insanity	100%
9. Loss of hearing in:	
(a) both ears	100%
(b) one (1) ear	20%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	75%
11. Permanent Loss of the lens of one (1) eye	60%
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
13. Permanent Loss of use of four (4) fingers of either Hand	40%
14. Permanent Loss of use of one (1) Thumb of either Hand:-	
(a) both joints	30%
(b) one (1) joint	15%
15. Permanent Loss of use of Fingers of either Hand:-	
(a) three (3) joints	15%
(b) two (2) joints	10%
(c) one (1) joint	5%
16. Permanent Loss of use of Toes of either Foot:-	
(a) all - one (1) foot	15%
(b) great - both joints	5%
(c) great - one (1) joint	3%
(d) other than great - each Toe	1%
17. Fractured leg or patella with established non union	10%
18. Shortening of leg by at least 5 cm	7.5%

19. Permanent partial disablement not otherwise provided for under Events 5 to 18 inclusive.

Such percentage of the lump sum amount as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the benefits provided under Events 5 to 18 inclusive. Event 19 is limited to a maximum of 75% of the amount shown in the Schedule against Part A – Lump Sum Benefits.

PART B - WEEKLY BENEFITS - BODILY INJURY

PART B - BODILY INJURY RESULTING IN SURGERY - BENEFITS

Cover for an Event under this Part applies only if:

- a) an amount is shown on the Schedule against Part B - Bodily Injury Resulting in Surgery; and
- b) the surgery is undertaken outside of Australia.

Note: The following surgical procedures must be carried out within twelve (12) months of the date of the Bodily Injury

The benefits shown below are a percentage of the amount shown on the Schedule against Part B - Bodily Injury Resulting in Surgery - Benefits.

20. Craniotomy	100%
21. Amputation of a limb	50%
22. Fracture of a limb requiring open reduction	50%
23. Dislocation requiring open reduction	25%
24. Any other surgical procedure carried out under a general anaesthetic	5%

PART B - WEEKLY BENEFITS - BODILY INJURY

Cover for an Event under this Part applies only if an amount is shown on the Schedule against Part B - Weekly Benefits - Bodily Injury.

Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury

THE BENEFITS

25. Temporary Total Disablement

From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, the weekly benefit shown on the Schedule against Part B - Weekly Benefits - Bodily Injury, but not exceeding the Salary of the Covered Person.

26. Temporary Partial Disablement

From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, the weekly benefit amount shown on the Schedule against Part B - Weekly Benefits - Bodily Injury less any amount of current earnings as a result of working in a reduced capacity with the Policyholder, provided the combined amount does not exceed the Salary of the Covered Person. Should the Covered Person be able to return to work with the Policyholder in a reduced capacity, yet elect not to do so then the benefit payable shall be 25% of the amount payable for Event 25.