



Protecting and supporting your community



# Personal Accident Insurance

## Policy Overview & Benefits

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### Policy Overview

A new policy for all your clients Personal Accident Insurance needs.

Ansvar has enhanced our Personal Accident Insurance policy wording to ensure we provide the most comprehensive level of protection possible.

Because Ansvar understands the challenges our clients face, as well as the environments in which they work, we have updated our policy in line with industry developments and ever emerging risks that organisations in our core sectors are exposed to.

Personal Accident Insurance is available to clients who also insure their Public Liability Insurance and/or Property Insurance risk with Ansvar. The cover is a valuable tool to protect the insured from Public Liability claims.

Our new product provides options to cover:

### Key Benefits

Option to insure (under one policy):

- Volunteers of the Insured organisation and/or
- Students/children/members of the Insured organisation

No age exclusion

High limits

Additional Capital Benefits including:

- Permanent loss of speech
- Loss of or damage to teeth
- A number of new defined breaks and fractures

A number of new automatic extensions

New High Risk Activities extension available

## Policy Coverage

<b>Who is covered</b>	<p>Our Personal Accident Insurance policy offers options to insure:</p> <ul style="list-style-type: none"> <li>• Category A: Voluntary Workers</li> <li>• Category B: Students/Children/Members</li> </ul>
<b>Limits Available</b>	<p>Capital Benefits – Up to \$500,000*</p> <p>Weekly Benefits – Up to \$5000*</p> <p>* Persons under the age of 18 and over the age of 75 are limited to capital benefits of \$50,000 and weekly benefits of \$1,000.</p>
<b>Automatic Extensions</b>	<ul style="list-style-type: none"> <li>• Exposure and disappearance</li> <li>• Emergency travel/accommodation expenses up to \$5,000</li> <li>• Domestic help including child care costs up to \$5,000</li> <li>• Work transport benefit up to \$6,500</li> <li>• Reimbursement of club membership fees up to \$600 per membership (max 2 clubs)</li> <li>• Indexation to weekly benefits after 12 months (5%)</li> <li>• Return to work program assistance up to \$5,000</li> <li>• 26 weeks guaranteed up-front payment</li> <li>• Funeral costs up to \$5,000</li> <li>• Home tutoring costs up to \$200 per week (max 26 weeks)</li> <li>• Home/care renovation benefit up to \$15,000</li> <li>• Other out of pocket expenses up to \$5,000</li> <li>• Corporate image protection up to \$5,000 any one event</li> </ul>
<b>Coverage Explained</b>	<p>Provides cover for defined events which cause injury to the insured persons and/or weekly benefits to compensate for income that cannot be earned due to the sustained injury.</p> <p>Options are to cover:</p> <ol style="list-style-type: none"> <li>1. Volunteers whilst volunteering for the insured or</li> <li>2. Students/Children or Members whilst attending the insured's services</li> </ol> <p>Our standard policy will exclude injury to insured persons whilst engaging in specified high risk activities. However for well risk managed activities, Ansvar can consider applying a high risk activity endorsement upon request.</p>

## Claims Case Studies

The following case studies illustrate potential scenarios in which Ansvar's Personal Accident Insurance policy could apply.

### Volunteer

A volunteer to a community service organisation suffered a compound broken leg after falling from a ladder whilst painting the local hall. The injury meant he couldn't attend his usual place of work for a period of 12 weeks.

The Insured also was unable to adequately care for his dependent partner for this period and had to engage the services of a part-time carer at a cost of \$300 per week.

In addition the insured was unable to play his weekly golf game at the local club for 12 weeks. He had paid an annual membership fee of \$400.

The Insured had up to \$500 weekly benefits covered.

The amount payable for the injury is the greater of either the capital benefit or the weekly benefits.

In this scenario, the capital benefit is \$1,250, the weekly benefit for temporary partial disablement is 50% of the \$500 insured weekly benefits x 12 weeks, ie. \$3,000.

The Domestic Help automatic extension also applied for the costs of the carer \$300 x 11 weeks claimable.

The Reimbursement of Club Membership Fees extension also applied for the 12 weeks the insured was unable to attend his golf game. The pro-rated amount for 12 weeks equates to \$92.30

#### Benefit Paid

\$3,000 for injury  
\$3,300 for cost of carer  
\$92.30 for reimbursement of golf membership  
Total paid: \$6,392.30

### Student

A 16 year old boy suffered a broken cheekbone after an accident whilst playing a social game of football at school.

Surgery was required and the injury prevented him from attending school for a period 10 weeks.

A home tutor was required at a cost of \$100 per week.

In this scenario, the capital benefit was \$300.

The Home Tutoring Costs automatic extension also applied for 9 of the 10 weeks he was unable to attend school.

The surgery left the family with out of pocket expenses of \$1,500 which were also claimable.

#### Benefit paid

\$300 for injury  
\$900 for cost of home tutor  
\$1,500 for out of pocket expenses  
Total Paid \$2,700

## About Ansvar

Ansvar is a leading risk and insurance provider for the Care, Community, Education, Faith and Heritage sectors in Australia. Owned by a charity, we are an ethical insurer committed to our community with all available profits going to charitable causes. Ansvar is dedicated to creating long-term partnerships, providing bespoke solutions and offering excellent customer service.

Ansvar is owned by the Ecclesiastical Insurance Office plc, est. 1887, a leading insurer of heritage, religious and charitable organisations in the UK.

## Our approach

Service is paramount at Ansvar, and our team is committed to consistently providing the best client experience possible.

Our dedicated Claims team are focused on quickly, solving the problems of our clients. With a compassionate approach they are always mindful of the reputation of our clients, particularly when handling sensitive claims.

Because Ansvar understands the varied and vast risk exposure of our clients in our core sectors, we offer expert Risk Management advice and practical solutions to help our clients protect their assets and importantly, their people.

Through our expertise and flexible underwriting approach, Ansvar offers tailored insurance solutions to provide the right cover to suit the unique needs of our client's within our core sectors.

## Supporting our community

Our goal is to be a valued and recognised contributor to the community. This has been the ethos of Ansvar since our inception.

Each year, through our Community Education Program, Ansvar donates a percentage of our profits to organisations that provide valuable support to improve and enrich the lives of young Australians, so that they may contribute positively to the community in which they live.