

SEVENTH-DAY ADVENTIST CHURCH

COPY

Risk Management Service

This cover is for all Pathfinder members of Pathfinder Clubs in Australia provided all Pathfinder Clubs in a conference agree to participate in this insurance program.

Pathfinders are insured against accidental injury, while participating in or journeying to or from an authorised pathfinder activity.

Cover **excludes** driving or riding in any kind of race.

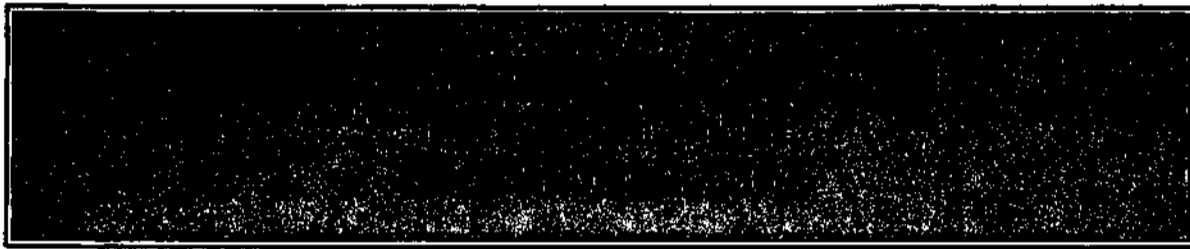
Schedules of benefits are -

1.	Death	\$25,000
2.	Capital Benefits (See Table of Maims)	\$100,000
3.	Additional Benefits	
	Broken Bone – Injury resulting in	
	(a) Neck or spine (full break)	a) \$5,000
	(b) Hip, Pelvis	b) \$2,500
	(c) Skull, shoulder blade	c) \$1,000
	(d) Collar bone, upper leg	d) \$1,000
	(e) Upper arm, knee cap, forearm, elbow	e) \$750
	(f) Lower leg, jaw, wrist, cheek, ankle, hand, foot	f) \$500
	(g) Ribs (per rib)	g) \$200
	(h) Finger, thumb, toe (per finger, thumb, toe)	h) \$150
	Maximum Compensation any one accident	i) \$5,000
4.	Home tutorial/help for up to 52 weeks of total disablement due to accidental injury	Up to \$250 per week
5.	Funeral expenses where injuries result in death	\$10,000
6.	Out of pocket expenses approved by insurer *	\$7,800 per annum limit 2 years

* These include payments to professionally qualified physiotherapists, chiropractors, opticians, dentists (for injury other than for dentures) and pharmacists, for reasonable medical expenses incurred where the injured person is not entitled to full or part payment under Medicare or a private health fund. Ambulance costs and reasonable out of pocket travelling or personal expenses necessarily incurred for attendance at a hospital or place of treatment are covered but the cover does not extend to the costs of hospital accommodation or nursing treatment. (Cover for medical costs is limited to period of 12 months after injury sustained).

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SEVENTH-DAY ADVENTIST CHURCH RISK MANAGEMENT SERVICE



THE EVENTS	THE COMPENSATION AS PERCENTAGE OF CAPITAL SUM
1. Permanent Total Disablement (Under 65 years)	100%
2. Permanent Paraplegia or Quadriplegia	100%
3. Permanent Total Loss of sight of both eyes	100%
4. Permanent Total Loss of sight of one eye	100%
5. Permanent Total Loss of use of two Limbs	100%
6. Permanent Total Loss of one Limb	100%
7. Permanent Total Loss of the lens of both eyes	100%
8. Permanent Total Loss of the lens of one eye	50%
9. Permanent Total Loss of hearing in	
a) both ears	75%
b) one ear	15%
10. Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the entire external body.	50%
11. Permanent Total Loss of use of four Fingers and Thumb of either Hand	70%
12. Permanent Total Loss of use of four Fingers of either Hand	40%
13. Permanent Total Loss of use of one Thumb of either Hand	
a) both joints	30%
b) one joint	15%
14. Permanent Total Loss of use of Fingers of either Hand	
a) three joints	10%
b) two joints	7%
c) one joint	5%
15. Permanent Total Loss of use of Toes of either Foot	
a) all – one Foot	15%
b) great – both joints	5%
c) great – one joint	3%
d) other than great – each Toe	1%
16. Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	Per Tooth 1% (to \$10,000 in total for all teeth)
17. Shortening of leg by at least 5cm	7%
18. Permanent Partial Disablement not otherwise provided for Under Events 5 to 18 Inclusive	Such percentage of the Capital Sum Insured as The Underwriter in its absolute discretion shall determine and being in its opinion not inconsistent with the Compensation provided under Events 8 to 17 inclusive, The maximum amount payable under Event 18 is 75% of the Capital Sum Insured shown in the Schedule of Compensation

NOTE: It is a condition of the policy that such disablement must commence within 12 months of the accident