



**Corporate Insurance
Brokers Pty Ltd**

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PERSONAL ACCIDENT

Description Of Cover

Insured Persons(s) Categories:	All Contracted Carers of the Insured
Scope Of Cover:	24 hours per day, 365 days per year
Policy Wording:	04PDSACEGPA02 ACE Group Personal Accident PDS
Period:	31/07/2007 to 31/07/2008

SCHEDULE OF BENEFITS

Table of Events	Lump Sum Benefits
All conditions	\$250,000 Max Limit. Amounts vary depending on the injury Refer to Policy Wording pages 10&11 for Lump Sum Benefits.

Weekly Benefits Injury	Excess Period (Days)	% of Salary
\$500 p.w. (156 weeks max)	7	85

Weekly Benefits Sickness

NO SICKNESS COVER INCLUDED IN THIS POLICY---ACCIDENT ONLY

AGE LIMIT – 16 TO 70 YEARS

EXCLUSIONS:

DRUG & ALCOHOL EXCLUSION

The policy shall not apply to any Event resulting directly or indirectly from the Insured Person being under the influence of intoxicating liquor, having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with a Doctors advice.