

Non-Medicare Medical Expenses (including out of pocket and emergency transport): 100% of eligible expenses, as defined, after reimbursement from a recognised private health fund to a maximum of \$10,000 any one period of insurance. An excess of \$50 applies per claim.

- ◇ **NOTE: The policy cannot pay where the expenses are claimable against Medicare or any other private health insurance, or where the insurer is prohibited to pay due to private health legislation.**

Funeral Benefit: Up to \$10,000 for any one person.

Student Tutorial: Maximum weekly benefit of \$500 per week. Limited to 52 weeks. Excess period of seven days applies. (Not payable if claiming under Temporary Total Disablement).

Domestic Help: Reimburse the cost of hiring domestic help from a recognised and licensed domestic help agency provided that;

a) The domestic help is certified by a Medical Practitioner as being necessary & hiring of family members of the insured persons family or other relatives are not included.

b) Up to 80% of actual and reasonable expenses up to a maximum benefit of \$1,000 per week. Benefit period limited to 26 weeks and a 7 day deferral period.

Out of Pocket Expenses: Up to \$250 for any one insured person.

Home and or Motor Vehicle Modification Benefit: Up to \$10,000 for any one insured person. (Payable for home and vehicle modification expenses), provided that all modifications are certified necessary by the INSURED PERSON'S treating doctor or rehabilitation provider.

- ◇ **NOTE: Death and Capital Benefits listed may be increased through extra cost options available through ANDRA.**

Professional Players/ Competitors: It is hereby noted and agreed that the excess period under the Weekly Benefits - Injury section will be increased to 28 days for any claims received under this Benefit.

- ◇ **NOTE: It is noted and agreed that Insured PERSONS extends to include Passengers if the insurance cover is selected. Passengers and Day Licence Holders do not automatically have coverage unless they are specifically nominated to the INSURED or if they are entered into a Pro-Am event level or above where such cover is compulsory.**

- ◇ **NOTE: Except as otherwise provided in this endorsement, the Insuring Clause and all other policy terms and conditions shall have full force and effect.**