



## Services Accident Insurance



## At work or at home you're protected.

Serious, potentially costly accidents don't only happen in war zones. Accidents and injuries can happen in the office, in the backyard or virtually anywhere. Serious injuries, burns and broken bones are just a few of the many unfortunate surprises that life may hold for ADF personnel and their families.

### **Avoid a serious strain on your finances.**

Accidents and injuries can't always be avoided... but you can help reduce the serious strain on your finances that might result.

Services Accident Insurance offers financial payments and benefits to use in any way you see fit. You can use the cash benefits to help pay bills, purchase equipment for rehabilitation, or simply use it to feel better as you recover.

Best of all, the benefits are paid in addition to any other health or third party insurance or entitlements you might have, like Workers Compensation or Private Health Cover.

If you have any questions or need help, or wish to arrange a formal presentation, please call **FREECALL 1800 033 139** Monday to Friday 8.00am - 6.00pm AEST.

\* Benefit not available to Dependent Children aged under seven years of age.  
\*\* Dependent children will be covered up to \$20,000 only under the Optional plan - Accidental Death Cover if Family Plan is purchased.



Additional Information: This brochure is a brief summary only and may contain general advice. Full details of the benefits, terms and conditions and exclusions that may apply are specified in the Product Disclosure Statement (PDS) and Policy Wording. You should read the PDS to ensure that the cover provided meets personal needs and objectives. American Home Assurance Company ABN 67 007 483 267 AFSL 230903, trading in Australia as Chartis incorporated with Limited Liability in the USA. Chartis may pay commissions to Defcredit pursuant to an AFSL agreement. Please refer to Defcredit's Financial Services Guide for details.



An insurance plan to help protect Australian Defence Force Personnel and their families.



# Apply today

## The insurance is available now.

Services Accident Insurance is available immediately. It's easy to sign up today.

Simply fill out the Application Form, choose if you want to pay by Credit Card or Direct Debit, and return to Chartis in the reply-paid envelope.

If you have any questions, or need help completing this form, contact Defcredit on FREECALL 1800 033 139 (Monday - Friday, 8.30am – 6.00pm AEST).

## A few facts about the insurance.

- You won't be turned down – acceptance is guaranteed up to 70 yrs of age. No medical check-up is required.
- Credit Card or Direct Debit payment options available.
- You are covered on duty or off, 24 hours a day
- in war zones and troubled areas, in training or on exercise.
- for injuries due to terrorist activity.
- Your spouse and children can also be covered.

## Additional Benefits included.

As part of the Services Accident Insurance offering, the following benefits are also included.

### Home Renovation Benefit

If you are required to modify your home due to an accident (e.g., having to install ramps, guide rails, or other items), we will pay up to a maximum of \$10,000.

### Spouse & Dependent Child Benefit

A Spouse Benefit of up to \$5,000 and a Dependent Child Benefit of \$5,000 per child (max of 3 children) is payable if you suffer permanent paraplegia, quadriplegia, accidental death (if Optional Plan + Accidental Death Cover selected).

### Accidental HIV Benefit

Up to \$25,000 benefit is available, if you should accidentally contract HIV Virus, under certain circumstances.

## Optional Benefit

### Accidental Death\*

An additional benefit could be payable, in the event of death resulting from accident.

A waiting period of twelve continuous months will apply before any Compensation at your selected level of cover under this Optional Plan is payable for Death as a result of an injury whilst an insured person is:

- on deployment (as defined); or
- in a destination for which the Australian Government Department of Foreign Affairs & Trade advises overall DO NOT TRAVEL.

Summary only. See the Policy for full details and exclusions.

# Please refer to the PDS for full details.



## Schedule of Benefits - Basic Plan

EVENTS	THE COMPENSATION		
	SUPERIOR	PREMIER	BUDGET
<b>Injury, as defined resulting in:</b>			
1.* <i>Permanent loss of independent existence</i>	\$375,000	\$187,500	\$75,000
2. <i>Permanent quadriplegia</i>	\$250,000	\$125,500	\$50,000
3. <i>Permanent paraplegia</i>	\$250,000	\$125,500	\$50,000
4. <i>Permanent total loss of entire sight of both eyes</i>	\$250,000	\$125,000	\$50,000
5. <i>Permanent total loss of use of two limbs</i>	\$250,000	\$125,000	\$50,000
6. <i>Permanent total loss of use of one limb and the entire sight of one eye</i>	\$250,000	\$125,000	\$50,000
7. <i>Permanent total loss of use of one limb</i>	\$125,000	\$62,500	\$25,000
8. <i>Permanent total loss of Hearing in</i> (a) both ears (b) one ear	\$175,000 \$35,000	\$87,500 \$17,500	\$35,000 \$7,000
9. <i>Permanent total loss of speech</i>	\$175,000	\$87,500	\$35,000
10. <i>Permanent total loss of entire sight of one eye</i>	\$125,000	\$62,500	\$25,000
11. <i>Permanent total loss of the lens of one eye</i>	\$50,000	\$25,000	\$10,000
12. Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the total body surface area (TBSA).	\$100,000	\$50,000	\$20,000
13. <i>Permanent total loss of use of one hand or foot</i>	\$100,000	\$50,000	\$20,000
14. <i>Permanent total loss of use of one thumb and one finger</i>	\$25,000	\$12,500	\$5,000
15. <i>Permanent total loss of use of one thumb on either hand</i>	\$20,000	\$10,000	\$4,000
16. <i>Permanent total loss of use of one finger or toe</i>	\$10,000	\$5,000	\$2,000
17. <b>Broken bones or simple fractures</b> <i>Injuries resulting in breaks or simple fractures to:</i>			
(a) 1 or more vertebrae of the neck or spine	\$12,500	\$6,250	\$2,500
(b) Hip, pelvis	\$7,500	\$3,750	\$1,500
(c) Skull, shoulder blade	\$5,000	\$2,500	\$1,000
(d) Collarbone, upper leg	\$4,000	\$2,000	\$800
(e) Upper arm, kneecap	\$3,500	\$1,750	\$700
(f) Forearm, elbow, lower leg, jaw	\$2,500	\$1,250	\$500
(g) Wrist, cheek, ankle, hand, foot	\$2,000	\$1,000	\$400
(h) 1 or more ribs	\$1,500	\$750	\$300
(i) 1 or more fingers or thumbs, toes	\$500	\$250	\$100
Maximum amount payable for any one injury under Event 17.	\$12,500	\$6,250	\$2,500
18. <i>The insured person being a bed care patient.</i> If, as a result of injury as defined, an <i>insured person</i> becomes a <i>bed care patient</i> , we will pay a weekly benefit (up to a maximum of four (4) weeks) that the <i>insured person</i> remains a <i>bed care patient</i> beginning with the first day of confinement. A daily rate of 1/7th of the weekly <i>bed care patient</i> Benefit will be paid if an <i>insured person</i> remains a <i>bed care patient</i> for less than seven (7) days.	\$300 per week	\$200 per week	\$100 per week

## Optional Plan - Accidental Death Cover

EVENTS	THE COMPENSATION		
	SUPERIOR	PREMIER	BUDGET
<b>Injury, as defined resulting in:</b>			
19.**Death	\$500,000	\$250,000	\$125,000

**Please Note:** In the event of multiple *injuries* sustained in the same accident, only the Event (Events 1 to 16, 19) insured for the highest amount on the Plan selected will be compensated.

## Application Form

## Services Accident Insurance

### How to apply for Services Accident Insurance

- 1 Read the **Services Accident Insurance** Product Disclosure Statement and Policy Wording to make sure this cover meets your needs and objectives.
- 2 Select the Cover that suits your needs, then complete the Application Form, including the details of your preferred payment method.
- 3 Return the Application Form to Chartis customer service in the reply paid envelope provided.

### Personal detail of the Applicant (Please print clearly)

Title/Rank	
First Name	
Surname	
Address	
Suburb	
State	Postcode
email	
Home Telephone Number	( )
Business Telephone Number	( )
Mobile Number	( )
Employment No./SPI	
Date of Birth / /	Status <input type="checkbox"/> Military <input type="checkbox"/> Civilian

