

**MOTORCYCLING AUSTRALIA LIMITED**  
PERSONAL ACCIDENT INSURANCE

**INSURED EVENTS**

**THE COMPENSATION**  
being the Sum Insured  
specified below

Injury resulting directly in:

1.	Quadriplegia or paraplegia	\$ 150,000
2.	Death	
	- Under 18 years of age	\$ 10,000
	- If under 18 years of age with full time employment	\$ 75,000
	- All other Insured Persons	\$ 75,000
3.	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$ 50,000
4.	Permanent Total Disablement	\$ 50,000
5.	Permanent and Incurable Insanity	\$ 50,000
6.	Permanent Total Loss of Sight of Both Eyes	\$ 50,000
7.	Permanent and Incurable Paralysis of all Limbs	\$ 50,000
8.	Permanent Total Loss of Sight of One Eye	\$ 50,000
9.	Loss of or the Permanent Total Loss of use of one limb	\$ 50,000
10.	Loss of or the Permanent Total Loss of use of two limbs	\$ 50,000
11.	Permanent Total Loss of Hearing in:	
	a) Both Ears	\$ 37,500
	b) One Ear	\$ 7,500
12.	Permanent Total Loss of the Lens of One Eye	\$ 25,000
13.	Loss of or the Permanent Total Loss of use of four fingers and thumb of either hand	\$ 35,000
14.	Loss of or the Permanent Total Loss of use of four fingers of either hand	\$ 20,000
15.	Loss of or the Permanent Total Loss of use of four fingers of either hand:	
	a) Both Joints	\$ 15,000
	b) One Joint	\$ 7,500
16.	Loss of or the Permanent Total Loss of use of fingers of either hand:	
	a) Three Joints	\$ 5,000
	b) Two Joints	\$ 3,750
	c) One Joint	\$ 2,500

## INSURED EVENTS

## THE COMPENSATION being the Sum Insured specified below

Injury resulting directly in:

17.	Loss of or the Permanent Total Loss of use of toes and disablement of foot:		
	a) All-one Foot	\$	7,5 00
	b) Great-both Joints	\$	2,500
	c) Great-one Joint	\$	1,500
	d) Other than great toe, each toe	\$	500
18.	Fractured leg or patella with established non-union	\$	5,000
19.	Shortening of leg by at least 5cm	\$	3,700
20.	Permanent Disability not otherwise provided for under Insured Events 3 to 19 inclusive Such percentage of the Sum Insured as the insurer shall in its absolute discretion determine and being in its opinion not inconsistent with the benefits provided under Insured Events 3 to 19 inclusive.		
21.	Funeral expenses	\$	2,000
22.	Non Medicare Medical Expenses	\$	5,000
23.	Emergency Transport Costs for Officials, Marshalls and Volunteers	\$	10,000
<b>Weekly Benefits</b>			
24.	Temporary Partial Disablement / Temporary Total Disablement - Weekly Accident Benefits for marshals and officials who are Income Earners	\$	500
25.	Home Help Weekly Benefit	\$	250
26.	Student Tutorial Weekly Benefit	\$	250
27.	Parents' Inconvenience Allowance	\$ 50 per day or up to a maximum of \$ 1,500	

## ADDITIONAL BENEFITS

### 1. Exposure

If as a result of an Injury occurring during the Period of Insurance you are exposed to the elements and suffer from any of the Insured Events set out in the Table of Benefits as a direct result of that exposure, we will pay compensations accordingly.

### 2. Disappearance

If you disappear following the disappearance, sinking or wrecking during the Period of Insurance of a conveyance in which you were then travelling and your body has not been found within one (1) year after the date of disappearance, we will pay a compensation on the assumption that you died as a result of an Injury at the time of the disappearance, sinking or wrecking of the conveyance.