

Group Personal Accident for Your Guests

As CVA members we know it is your desire to look after your guests, provide exceptional customer service and a caring attitude.

A Group Personal Accident cover is designed to help you provide your guests with prompt support and express a caring response at a time of need.

What is it?

The Group Personal Accident policy is a basic low level cover that provides financial assistance to your guests who sustain an injury whilst at your premises.

Doesn't our Public Liability cover this?

Public Liability requires the injured party to seek compensation for injuries sustained due to your negligence. This can be a difficult process and may involve legal issues and take years to resolve.

The Group Personal Accident policy doesn't require proof of negligence and can provide a speedy settlement.

Why is this cover important?

The policy doesn't replace the Public Liability policy but rather supplements it.

This policy allows you to look after guests and promote good will and a caring attitude.

What does it cover?:

Accidental Death & Capital Benefits:

Benefits Events 1-30 as per scale: \$5,000
Please see the table of benefits 1-30 in the policy wording for more details.

Weekly Injury Benefit (Income Earners Only): \$250 per week or 100% of the insured person's pre disability earnings, whichever is the lesser. Benefit Period 104 weeks – Excluded Period 7 days.

Injury Assistance Benefit (For Non Income Earners) :- We will pay for 75% of actual non medical related expenses incurred for home help, child minding, travelling and the like, home tutorial by a qualified tutor up to a maximum of \$250 per week. Benefit Period 26 weeks – Excluded Period 7 days.

Additional Benefits:

Section A

- Broken Bones Benefit as per scale: up to \$3,000
- Dental Benefit up to \$300 per tooth and \$1000 per person per event
- Lifestyle Modification Benefit: Expenses up to a maximum of \$10,000

Section B – Rehabilitation Benefit up to a maximum of \$5,000

Scope of Cover:

Cover is provided for financial loss resulting from an accident that occurs from the time a Visitor arrives at the Camp premises and/or whilst attending the Camp and/or until the Visitor leaves the Camp premises.

PROVIDED ALWAYS that the Policy shall only apply in respect of such activities that are officially organised by and under your control

THIS IS A BRIEF SUMMARY OF BENEFITS, for more details please read the Policy Wording.

Call us today on 1300 384 799 for more details

The information provided in this article is General in nature and should not be considered Personal Advice. You should seek advice and consider the PDS before making insurance decisions



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