

Insurer: Berkshire Hathaway Specialty Insurance (BHSI)

Broker: Willis Australia Limited (WAL)

Policy no: 47-ZAH-004202-08

Period of insurance: From: 4.00pm 31 October 2023 to 4.00pm 31 October 2024 both local standard time

Insured persons: All registered students of Pedare Christian College

Cover option: Option 1

Sums Insured: As per schedule of events and compensation

Aggregate limits: \$10,000,000

Scope of cover: 24 hours, 365 days per year

Situation: Worldwide

Principal exclusions:

- Intentional self-injury or suicide
- Criminal or intentional illegal acts
- Training or participation in professional sports
- Air travel except as passenger in properly licensed aircraft
- Deliberate exposure to exceptional danger
- Driving or riding in any race or on any motor powered conveyance
- Sickness, disease or any kind of infection (except for Emergency Transport benefit and as described in Event 29 and 34)
- Pregnancy, childbirth or miscarriage
- Sexually transmitted disease, AIDS or HIV infection
- Medical expenses prohibited by law and Medicare GAP expenses
- Non-Medicare medical expenses which are recoverable from other sources
- Radioactive contamination or radioactivity

Various other exclusions and uninsured areas apply to all parts of this policy. Refer policy document for all details.

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The events & injury as defined, resulting in:		Option 1
1.	Permanent Quadriplegia	\$750,000
2.	Permanent Paraplegia	\$750,000
3.	Accidental Death	\$50,000
4.	Permanent Loss of Independent Existence	\$750,000
5.	Permanent Total Loss of Entire Sight of Both Eyes	\$350,000
6.	Permanent Total Loss of Entire Sight of One Eye	\$150,000
7.	Permanent Total Loss of use of two Limbs	\$300,000
8.	Permanent Total Loss of Speech	\$100,000
9.	Permanent Total Loss of use of one Limb	\$150,000
10.	Permanent Total Loss of Hearing in both Ears	\$150,000
11.	Permanent Total Loss of Hearing in one Ear	\$50,000
12.	Permanent Total Loss of use of four Fingers and Thumb of either Hand	\$80,000
13.	Permanent Total Loss of use of four Fingers of either Hand	\$50,000
14.	Permanent Total Loss of use of one Thumb of either Hand	
	14.1 Both Joints	\$30,000
	14.2 One Joint	\$15,000
15.	Permanent Total Loss of use of Fingers of either Hand	
	15.1 Three Joints	\$50,000
	15.2 Two Joints	\$20,000
	15.3 One Joint	\$10,000
16.	Permanent Total Loss of use of Toes of either Foot	
	16.1 All – one Foot	\$20,000
	16.2 Great – both Joints	\$15,000
	16.3 Great – one Joint	\$10,000
	16.4 Other than great, each Toe	\$5,000

22. Injury Assistance Benefit – In the event of an Insured Persons suffering Temporary Total Disablement, we will reimburse Domestic Help and Child Minding Services and/or Extra Public Transport Expenses certified as necessary by the Insured Persons' legally q

32.	Non-Medicare Medical Expenses, (except where such reimbursement is prohibited by law) 100% of the actual cost incurred after deduction of the Policy Excess to the maximum amount specified.	\$7,500 maximum per Injury
33.	Clothing including spectacles and/or Sports Equipment. We will pay for clothing	