

Personal Accident Insurance – Policy Changes for 2021

The table below outlines the changes to the Personal Accident policy for 2021. All other sections of the policy remain the same as 2020.

	2020	2021	
Lump Sum Benefits			
Paraplegia or Quadriplegia	\$100,000 (\$250k whilst playing or training)	\$250,000	
Non-Medicare Medical Expenses			
	100% of \$5,000 \$350 limit on physio prior to surgery	100% of \$5,000 Doctor certification for more than six physio treatments	
Weekly Benefits – Bodily Injury (Senior Players - 18yrs+)			
Temporary Total Disablement	85% of weekly salary up to \$250 for 52 weeks	Injury Inconvenience Benefit (see table below)	
	7 day Excess period	No Excess period	
Table of Benefits - Injury Inconvenience Benefit*			
Injury Type	Benefit	Injury Type	Benefit
Serious Sprain/Strain/Tear - Grade 2	\$600	Simple or Complex Fracture - Other	\$800
Serious Sprain/Strain/Tear - Grade 3 or 4	\$800	Simple Fracture - Head	\$800
Simple or Complex Fracture - Hip	\$1,200	Complex Fracture - Head	\$1,500
Simple Fracture – Arm/Upper body	\$800	Dislocation – knee, shoulder, elbow, jaw, ankle, hip or wrist	\$700
Complex Fracture – Arm/Upper body	\$1,200	Organ Damage – spleen, kidney, liver, heart, lung or brain	\$800
Simple Fracture – Leg/Lower body	\$800	Other Bodily Injury requiring surgical procedure	\$600
Complex Fracture – Leg/Lower body	\$1,200	<i>*supporting evidence required (X-ray, CT Scan, MRI)</i>	