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Breath in, and...

Let us take care of the detail while you focus on your wellbeing.

Protecting your Profession, Injury and Sickness.
Arthur J. Gallagher protects thousands of Natural Therapies professionals throughout Australia & New Zealand, with a market leading policy at extremely competitive pricing.

Call us today on 1800 222 012.

Is ideal for individuals requiring cover for Death & Capital benefit in the event of an Accident and/or requiring cover in the event you have an Accident or contract an Illness and are unable to work.

Group Personal Accident Insurance - Members

Cover	Limit
Death & Capital Benefits	$50,000
Weekly Injury	$85% of $500
Benefit Period	156 Weeks
Excess	14 Days

(These figures are based on an individual policy only and are indicative depending on initial policy duration and stamp duties.)

Extent of cover

If, as a result solely and directly of:

1. Injury, You suffer from Temporary Total Disablement or any of the following Insured Events set out in the Table of Benefits;

2. Sickness, You suffer from Temporary Total Disablement; We will pay the compensation set out in that Table. However, all Insured Events including disablement must occur within twelve (12) months of the Injury or Sickness (as the case may be)

For an informal chat, call us today on 1800 222 012. Alternatively, visit our website at ajg.com.au.

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Table of benefits

INSURED EVENTS Injury resulting directly in:		THE COMPENSATION being a percentage of the Sum Insured or the Sum Insured stated in the Schedule	
1.	Death	1.	100%
2.	a. Permanent Total Disablement – persons 65 years and under	2a.	100%
	b. Paraplegia/Quadriplegia – persons 66 years to 69 years	2b.	100%
3.	Permanent and incurable paralysis of all limbs	3.	100%
4.	Permanent Total Loss of sight of both eyes	4.	100%
5.	Permanent Total Loss of sight of one eye	5.	100%
6.	Permanent Total Loss of Use of two limbs	6.	100%
7.	Permanent Total Loss of Use of one limb	7.	100%
8.	Permanent and incurable insanity	8.	100%
9.	Permanent Total Loss of hearing in		
	a. both ears	9a.	80%
	b. one ear	9b.	20%
10.	Permanent Total Loss of four fingers and thumb of either hand	10.	80%
11.	Permanent Total Loss of the lens of one eye	11.	60%
12.	Permanent Total Loss of Use of four fingers of either hand	12.	50%
13.	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	13.	50%
14.	Permanent Total Loss of Use of one thumb of either hand		
	a.both joints	14a.	30%
	b. one joint	14b.	15%
15.	Permanent Total Loss of Use of fingers of either hand		
	a. three joints	15a.	10%
	b. two joints	15b.	7.5%
	c. one joint	15c.	5%
16.	Permanent Total Loss of Use of toes of either foot		
	a. all - one foot	16a.	15%
	b. great - both joints	16b.	5%
	c. great – one joint	16c.	3%
	d. other than great, each toe	16d.	1%
17.	Fractured leg or patella with established non-union	17.	10%
18.	Shortening of leg by at least 5cm	18.	7.5%
19.	Permanent Total Disablement not otherwise provided for under Insured Events 9 to 18 inclusive	19.	Such percentage of the Sum Insured as We shall in Our absolute discretion determine and being in Our opinion not inconsistent with the compensations provided under Insured Events 9 to 18 inclusive. The maximum amount payable is fifty thousand ($50,000) dollars.

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