

COVERAGE	MAXIMUM BENEFITS PAYABLE (per annual policy period)
<b>Accidental HIV, Hepatitis B or Hepatitis C (accidental needle stick)</b> <ul style="list-style-type: none"> <li>- Medical tests MUST be carried out by a medical practitioner within 48 HOURS of the event causing injury</li> <li>- Injury MUST be reported to HSU within 48 HOURS of the event causing injury</li> <li>- Positive diagnosis must be within 180 days of the injury date</li> </ul>	Up to \$10,000
<b>Bed Care</b> <ul style="list-style-type: none"> <li>- 14 days maximum</li> </ul>	Up to \$700
<b>Broken/Fractured Bones</b> <ul style="list-style-type: none"> <li>- Neck or spine (full break) 100%</li> <li>- Neck or spine (not full break) 80%</li> <li>- Pelvis girdle (hip bone), skull, shoulder blade, collar bone, upper leg 60%</li> <li>- Upper arm, kneecap, forearm, elbow 25%</li> <li>- Lower leg, jaw, wrist, cheek, ankle, hand, foot, ribs 20%</li> <li>- Finger, thumb, toe 15%</li> </ul>	Up to \$2,500
<b>Coma</b> <ul style="list-style-type: none"> <li>- 180 days maximum</li> </ul>	Up to \$18,000 (\$100/day)
<b>Emergency Accommodation Expenses</b> <ul style="list-style-type: none"> <li>- Emergency circumstances where personal safety is at risk due to domestic violence</li> <li>- Includes emergency accommodation, essential items and goods and services directly incurred</li> </ul>	Up to \$2,000
<b>Family Accommodation and Transport Expenses</b>	Up to \$2,000
<b>Homemaker Assistance</b> <ul style="list-style-type: none"> <li>- Expenses must be incurred for domestic help</li> <li>- Partner must: <ul style="list-style-type: none"> <li>o Be the homemaker</li> <li>o Not be earning/generating an income</li> <li>o Sustain an injury preventing them from completing usual domestic duties</li> <li>o Be under 75 years of age</li> </ul> </li> </ul>	Up to \$2,000 (\$100/day)
<ul style="list-style-type: none"> <li>- <b>Loss of Teeth/Dental Procedures (caused by injury)</b></li> </ul>	Up to \$5,000 (max \$500/tooth)
<b>Multiple Birth Benefit</b> <ul style="list-style-type: none"> <li>- Requires union membership of at least six (6) months</li> </ul>	\$5,000
<b>Out of Pocket Expenses</b> <ul style="list-style-type: none"> <li>- Unforeseeable, reasonable expenses as a direct result of an accidental injury</li> <li>- Includes medical mobility equipment, local transportation (excluding ambulance) for medical treatment, and/or replacement of items damaged as a direct result of the incident</li> </ul>	Up to \$500
<b>Premature Birth/Miscarriage (caused by injury)</b> <ul style="list-style-type: none"> <li>- Premature birth must be prior to twenty-six (26) weeks gestation</li> </ul>	\$5,000
<b>Workplace Assault</b> <ul style="list-style-type: none"> <li>- Overnight hospitalisation (100%)</li> <li>- Police report + triaging + minimum one day missed from work (50%)</li> <li>- Police report + triaging + less than one day missed from work (20%)</li> </ul>	Up to \$5,000

AGE RESTRICTION (sub-limits may apply)	AGE (years)
Minimum Age Limit	15
Maximum Age Limit	90

**Full Terms & Conditions of the Insurer's Policy Wording apply, please contact the HSU for details.**