

You're covered for the following permanent disabilities up to \$50,000.

Capital Benefits

Injury sustained by an Insured Person which within twelve months results in:-	The Benefits payable will be the following percentage of the capital benefits specified in the schedule	
Event 1. Death (Person aged less than 18 years)	20%	100%
Event 2. Permanent Quadriplegia or Permanent Paraplegia		100%
Event 3. Permanent and incurable total loss of use of all limbs		100%
Event 4. Permanent total loss of sight of both eyes		50%
Event 5. Permanent total loss of sight of one eye		25%
Event 6. Permanent total loss of use of two limbs		75%
Event 7. Permanent total loss of one limb		35%
Event 8. Permanent total loss of lens of two eyes		50%
Event 9. Permanent total loss of lens of one eye		25%
Event 10. Permanent total loss of hearing in:		
(a) both ears		15%
(b) one ear		15%
Event 11. Third degree burns and/or resultant disfiguration received from fire or chemical reaction extend to cover more than 40% of the entire body		50%
Event 12. Permanent total loss of use of 4 fingers and thumb of either hand		70%
Event 13. Permanent total loss of use of 4 fingers of either hand		40%
(a) both joints	(a)	14%
(b) one joint	(b)	6%
Event 14. (a) Permanent total loss of use of fingers of either hand:		
(a) three joints	(a)	10%
(b) two joints	(b)	7%
(c) one joint	(c)	5%
Event 15. Permanent total loss of the use of toes either foot:		
(a) all - one foot	(a)	15%
(b) great - both joints	(b)	5%
(c) great - one joint	(c)	3%
(d) other than great - each one	(d)	1%
Event 16. Fractured leg or arm with estimated non union which results in a total and permanent disability to the affected limb including loss of use		7%
Event 17. Shortening of leg by at least 5cm		7%

Any Permanent Total Disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the capital benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided under events 4-17 inclusive.

A typical example of cover:

A common sport injury is one which requires a knee reconstruction. The following figures apply to such an injury.

Medical Expenses

(Government legislation does not allow General Insurers to cover any costs subject to a Medicare rebate.)

Private Practitioner Visit	Covered by Medicare
Surgeon	Covered by Medicare
Anaesthetist	Covered by Medicare
Public Hospital accommodation	Covered by Medicare
Ambulance	\$750.00
Private Hospital accommodation 2 days @ \$450	\$900.00
	Sub Total
	\$1,650.00
	Benefit Selected 50%
	\$825.00

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Physiotherapy 10 visits @ \$35 per visit	Benefit Selected 75%	\$262.50
	Less excess	-\$20.00
	Sub Total	\$1,067.50
Loss of income 14 weeks @ \$210 per week (10 days excess applies)		\$2,640.00
Total Claim Payment-----		\$3,707.50

You can extend this cover for individual players in all areas - especially tragedy and loss of income cover - to virtually any amount you require. Naturally, the premium is adjusted accordingly. Whichever level of cover you choose, you can rest assured that your sport and its participants will be covered in the most comprehensive manner - for the most competitive price.

[IF YOU REQUIRE EXTRA COVER CLICK HERE NOW](#)

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This is a broad outline of cover only. Full terms, conditions and exclusions are contained in the policy document which we will be pleased to send you. For further information, please contact OAMPS LASER Insurance. The insurance cover shown above is as selected by your sport. Should higher levels of cover be required, please contact us. Policies are underwritten through the full resources of Sportscover (Australia) Pty Ltd. under an authority from The Hollard Insurance Company Pty Ltd ACN 090 584 473.