



## INDIVIDUAL PERSONAL ACCIDENT CLAIMS EXAMPLES

Background	Outcome
<p>Whilst on their way home from work, a self employed Bookkeeper was involved in a car accident which resulted in multiple fractures and other injuries.</p>	<p>The Insured was able to claim for Weekly Injury Benefits of \$2,800 per week whilst they were unable to work. After 4 months, when the Insured had fully recovered from their injuries and returned to work, benefits were ceased.</p> <p>Response: Section 4 – Weekly Benefits – Injury.</p> <p>Payment: <b>\$44,800</b></p>
<p>Whilst playing weekend rugby for their local club, a Scaffholder ruptured the ligaments in their right knee.</p>	<p>As a result of their injuries, the Insured required surgery. They claimed Weekly Injury Benefits of \$1,600 per week (after serving a 28 day sporting excess). A rehabilitation plan was put in place to help the Insured get back to work. This resulted in the Insured being able to return to work 1 month ahead of the original estimate.</p> <p>Response: Section 4 – Weekly Benefits – Injury.</p> <p>Payment: <b>\$12,800</b></p>
<p>A 50 year old mechanic suffered gallstones and required surgery.</p>	<p>The Insured was unable to work for 2 weeks post surgery and returned to work in a reduced capacity until they had fully recovered. The Insured claimed for Weekly Sickness Benefits of \$1,400 per week.</p> <p>Response: Section 5 – Weekly Benefits – Sickness.</p> <p>Payment: <b>\$7,000</b></p>
<p>A 23 year old bricklayer tore his bicep muscle in his left arm whilst lifting bricks at work.</p>	<p>The Insured required surgery and was unable to work for 6 months until his arm had completely recovered. The Insured claimed for Weekly Injury Benefits of \$1,700 per week.</p> <p>Response: Section 4 – Weekly Benefits – Injury</p> <p>Payment: <b>\$40,800</b></p>
<p>A 60 year old dairy farmer was diagnosed with prostate cancer during the insurance period.</p>	<p>Whilst the Insured was undergoing cancer treatment, he was unable to do any heavy manual labour on his property. The Insured claimed for Weekly Sickness Benefits of \$740 per week for 12 weeks.</p> <p>Response: Section 5 – Weekly Benefits – Sickness</p> <p>Payment: <b>\$7,400</b></p>

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A 34 year old plumber was involved in a motorcycle accident which resulted in spinal and other injuries.	<p>As a result of the accident, the Insured was unable to work for over 2 years. Weekly Benefit payments were paid for the full benefit period of 104 weeks. Weekly payments of \$1,400 per week were made for the first 12 months and then increased to \$1,470 for the following 12 months under the policies Escalation Benefit.</p> <p>Response: Section 4 - Weekly Benefits - Injury and section 8 - Additional Benefits.</p> <p>Payment: <b>\$149,240</b></p>