



# Individual Personal Accident Claims Examples



## Background

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.

## Outcome

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.

## Response

Section 4 – Weekly Benefits – Injury.

**Payment:** \$44,800.

## Background

Whilst playing weekend rugby for their local club, a Scaffholder ruptured the ligaments in their right knee.

## Outcome

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.

## Response

Section 4 – Weekly Benefits – Injury.

**Payment:** \$12,800.

## Background

A 50 year old mechanic suffered gallstones and required surgery.

## Outcome

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.

## Response

Section 5 – Weekly Benefits – Sickness.

**Payment:** \$7,000.

## Background

A 23 year old bricklayer tore his bicep muscle in his left arm whilst lifting bricks at work.

## Outcome

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.

## Response

Section 4 – Weekly Benefits – Injury.

**Payment:** \$40,800.

## Background

A 60 year old dairy farmer was diagnosed with prostate cancer during the insurance period.

## Outcome

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.

## Response

Section 5 – Weekly Benefits – Sickness.

**Payment:** \$7,400.

## Background

A 34 year old plumber was involved in a motorcycle accident which resulted in spinal and other injuries.

## Outcome

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.

## Response

Section 4 - Weekly Benefits - Injury and section 8 - Additional Benefits.

**Payment:** \$149,240.