



Over 65s Individual Personal Accident Claims Examples



Background

Whilst on their way home from work, a 72 year old part time Chemist 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 \$2,500 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: \$40,000.

Background

A 65 year old Architect suffered DVT 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 68 year old cleaner suffered a rotator cuff injury whilst lifting furniture at work.

Outcome

As a result of their injury, the Insured required surgery. They claimed Weekly Injury Benefits of \$1,700 per week. A rehabilitation plan was put in place to help the Insured recover from surgery and get back to work. This resulted in the Insured being able to return to

work after 6 months, 1 month ahead of the original estimate.

Response

Section 4 – Weekly Benefits – Injury.

Payment: \$40,800.

Background

A 67 year old self employed earth moving contractor was diagnosed with gastric cancer.

Outcome

The Insured was unable to return to work and the full 52 week benefit period was paid based on a Weekly Sickness Benefit of \$1,500.

Response

Section 5 – Weekly Benefits – Sickness.

Payment: \$78,000.

Background

A 66 year old Fruit and Veg Shop Owner fell from the back of a truck whilst unloading supplies, resulting in soft tissue damage.

Outcome

As a result of accident, the Insured was unable to work for 11 weeks. The insured claimed

Weekly Injury Benefits of \$1,400 per week.

Response

Section 4 – Weekly Benefits – Injury.

Payment: \$17,500.

Background

A 73 year old Director was cleaning out the gutters of his roof at his residential home when he fell, resulting in accidental death.

Outcome

Upon receipt of all necessary information, including their death certificate, the claim for Accidental Death was accepted.

Response

Section 1 - Accidental Death Lump Sum Benefit.

Payment: \$200,000.