

The below show which events are covered 24 hours a day, 365 days a year and which are only covered on school activities/excursions/to and from school etc:

Insured Events	Each Insured Person	
	Part 1 School Activities only	Part 2 Outside School Activities
	<i>Part 1 of this policy shall only apply whilst an Insured Person is at school and undertaking school activities including authorised sports and excursions including necessary direct travel to and from such activities and/or school</i>	<i>Part 2 of this policy covers school children only and provides 24 hour 365 day protection outside school activities and shall only apply when Part 1 coverage does not apply (subject to the terms and conditions of the policy)</i>
<i>Insured Event 1- Sum Insured (Death Only)</i>	<i>\$25,000</i>	<i>\$15,000</i>
<i>Insured Events 2 – 17 Sum Insured</i>	<i>\$250,000</i>	<i>\$100,000</i>
<i>Broken Bones Benefit- Event 18</i>	<i>to a max of \$3,000</i>	<i>Nil</i>
<i>Insured Event 19, Non-Medicare Medical Expenses</i>	<i>85% to a max of \$5,000</i>	<i>Nil</i>
<i>Insured Event 20, Dental Expenses</i>	<i>85% to a max of \$10,000</i>	<i>Nil</i>
<i>Insured Event 21, Clothing Allowance</i>	<i>100% to a max of \$250</i>	<i>Nil</i>
<i>Insured Event 22, Emergency Transport</i>	<i>100% to a max of \$100,000</i>	<i>Nil</i>
<i>Insured Event 23, Bed Care Benefit</i>	<i>\$300 per week</i>	<i>Nil</i>
<i>Insured Event 24, Student Tutorial Benefits</i>	<i>\$300 per week</i>	<i>Nil</i>
<i>Insured Event 25, Cash Benefit</i>	<i>\$100 per day</i>	<i>Nil</i>
<i>Benefit Period</i>	<i>As Per PDS & Wording</i>	<i>Nil</i>

Scope of Cover:

Part 1

The coverage afforded under Part 1 of this policy shall only apply whilst an Insured Person is at school and undertaking school activities including authorised sports and excursions including necessary direct travel to and from such activities and/or school.

Part 2

The coverage afforded under Part 2 of this policy covers school children only and provides 24 hour 365 day protection outside school activities and shall only apply when Part 1 coverage does not apply (subject to the terms and conditions of the policy).