



The Facts

Lions Personal Accident Insurance

Lions Personal Accident Insurance – What’s In It For Me?

All Lions Club members in Australia are aware that we have a large suite of Insurance Covers available to provide reassurance to us when we undertake Projects and other work on behalf of our Lions Clubs. This provides all members with the peace of mind in knowing that they will not be left “out in the cold” in the event of an accident or other mishap whilst engaged in Lions work assisting our communities.

Lions Personal Accident is one policy which provides many positive benefits to Lions members. So let’s have a look at the policy.

Just what is Personal Accident Insurance? This is a policy that is taken out by all Clubs in Australia. The premium (of \$9.90 per member) is included in the Semi-Annual Dues paid by every Club. The policy covers all Lions, Lionesses, Leos, Accompanying Partners and Voluntary Workers whilst attending any officially constituted Lions Activity or Meeting. Your Benefits include:

Accidental Death; Permanent Total Disablement; Paraplegia or Quadriplegia; Loss of Sight; Loss of hearing; Loss of Limbs	Up to \$50,000*
Weekly Benefits for Temporary Total Disablement covering Loss of Income for a period of 104 weeks	Maximum of \$500* per week
Non-Medical Additional Expenses following an accident. This includes any non-medical expense incurred following an accident – e.g. crutches; disability aids; Home Care; Travel expenses for Medical Treatment where long distances are involved; etc.	Up to \$5,000

*Capital Benefits and Weekly Benefits can be increased by payment of an additional nominal premium per member.

What You should Know About This Policy?

- This policy covers **accident only**. There is no cover should you become ill whilst at a project.
- Insured Persons are members of Lions Clubs, Lioness Clubs, Leo Clubs and Accompanying Partners in MD201 as well as Voluntary Workers, whilst
 - Actually attending any officially constituted Lion/Lioness/Leos function or project.
 - Travelling from your residence, place of business or temporary residence to any venue, place of function (including Convention venues) until return.(excluding Voluntary Workers)
 - Overseas for the purpose of attending an International Convention as a Delegate
- There is **no cover for Medical Expenses** claimable from medicare or your private health fund under this policy. **Under the National Health Act, insurers are also prohibited from reimbursing any medical gap shortfall.** Members should not make the assumption that all expenses incurred as a result of an incident whilst on a Club project are covered. You cannot buy a policy anywhere that provides a blanket cover for all medical expenses.

There are some other Exclusions (similar to all other Personal Accident policies on the market) to the policy and full details of these can be found in The Insurance Summary.

Where Can You Find More Information? For full details of this policy (and all other Lions Insurances) please refer to the Insurance Summary on the Lions Insurance website using the following link:

www.lionsclubs.org.au/members/insurance/insurance-summary/ . A detailed Schedule of Benefits for the Personal Accident policy can also be found in this section.

You can also contact Lion Garry GALVIN (LIONS Australia Insurance Programme Consultant) at:

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