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Personal Accident Insurance for Surfing WA Premium members

Be confident that you are covered with personal accident insurance through our Surfing WA Premium membership.

Membership includes personal accident insurance which covers members any time when surfing in a structured or unstructured training. See below for coverage details.

Scope of Surfing WA Personal Accident Insurance Cover

Scope of Cover under this policy means:

- a) Competing in surf competitions or club activities
- b) Attending a training or practice session
- c) Travelling directly to, from or between activities described in a) or b) and the insured person's normal place of residence or place of employment. Any amount payable under Section 4.6 Section A: death and Section B: capital benefits shall be limited to 20% of applicable benefit.
- d) Actual engagement in administrative or organized social activities of the insured

Policy Benefits

Covered Persons:

All registered members, voluntary workers, directors and committee members whilst engaged in and on behalf of the Insured but only whilst such work has been officially organized and under the direction of the Insured including necessary travel directly to and from or during such voluntary work.

Capital Benefits:

Bodily injury sustained by an Insured Person during the Scope of Cover within twelve calendar months results in: \$75,000.

Medical Benefits:

The percentage of the medical; expenses covered is 100%.



The maximum payment per claim for physiotherapy expenses covered under Medical Benefits is \$2,500.

- Non-Medicare Benefits - \$2,500
- Fractured Bones Lump Sum - \$2,000
- Loss of Teeth/Dental - \$1,000
- Any injury (not shown above) as a result of a shark attack - \$1,000
- A laceration which requires more than 20 stitches - \$1,500

Other Benefits (subject to change):

- Rehabilitation Benefit
- Home modification and relocation Benefit
- Funeral Expenses Benefit
- Personal Property Expenses

Age restriction: 5- 75

Location: Globally

To claim, complete [this form](#) and send to info@surfingwa.com.au, or check the [Product Disclosure Statement & Policy Wording](#) for more info.

