

# Participant Injury

## Cover Schedule

Section	Coverage Section	Information	OCRA Cover and Benefits
4.1	<b>Death &amp; Capital Benefits</b>	The percentage of this amount which is Payable for each of Events 1-14 is set out in the policy	\$50,000 Limited to 20% Under 18yrs
4.2.1	<b>Medical Benefits</b> <ul style="list-style-type: none"> <li>Ambulance Transport</li> <li>Chiropractic</li> <li>Dental Services</li> <li>Ancillary Medical Procedures</li> <li>Theatre fees in Private Hospital</li> <li>Orthotics, splints and prothesis</li> </ul>	The percentage of the Medical Expenses covered under this section	50% up to a maximum of \$1,200
4.2.2	<b>Physio Benefits</b>	The excess payable for each claim under Section 4.2 is \$25 excess. The maximum amount payable per claim under Section 4.2 is \$1,200.	
	<b>Visits 1 to 5</b>		95% (of the fee charged less rebates from other sources)
	<b>Visits 6 to 10</b>		80% (of the fee charged less rebates from other sources)
	<b>All other visits</b>		75% (of the fee charged less rebates from other sources)
The maximum amount payable per claim under Section 4.2 is \$1,200.			
4.3.1	<b>Income Protection</b>	The amount payable is the lesser of 75% Net Income Lost or	\$300/week 52 Weeks Cover
4.3.2	<b>Student Allowance</b>		As per policy
4.3.3	<b>Domestic Home Help</b>		As per policy
4.4.1	<b>Injury Assistance</b>	The maximum amount per claim	\$1,200
4.4.2	<b>Rehabilitation Benefit</b>		Up to a maximum of \$500
4.4.3	<b>Bed Care Benefit</b>		\$300 / week Up to a maximum of 52 Weeks Cover
4.4.4	<b>Dependant Children's Allowance</b>		Up to a maximum of \$500
4.4.5	<b>Home Renovation Benefit</b>		Up to a maximum of \$10,000
4.4.6	<b>Funeral Expenses Benefit</b>		Up to maximum of \$5,000
4.4.7	<b>In Memoriam</b>		Up to maximum of \$1,000
4.4.8	<b>Kidnapping Benefit</b>		10% of the Capital Benefit
4.4.9	<b>Membership Benefit</b>		Up to maximum of \$500

### Claims Notification Period:

Please note that injuries must be reported to an event official immediately on the day of the event to claim on any of the above sections.



OBSTACLE COURSE  
RACING ASSOCIATION  
OF AUSTRALIA



This document provides a summary only of the schedule of benefits applicable to this cover and does not consider any personal or general needs of participants electing to purchase this product. This document provides factual information and is only a summary of the cover provided. Participants should review the full policy terms and conditions before making any decision regarding this cover. A copy of the policy and product disclosure statement is available by contacting SRG Insurance Brokers.

If you have elected to Opt Out of this Personal Accident Insurance then the above insurance benefits are not available to you should you suffer a Bodily Injury whilst participating in an OCRA registered event.

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