

# RECOVER COVER

Our unique range of flexible insurance products  
pay you cash, so you can recover at your own pace.

KIDS' ACCIDENT COVER



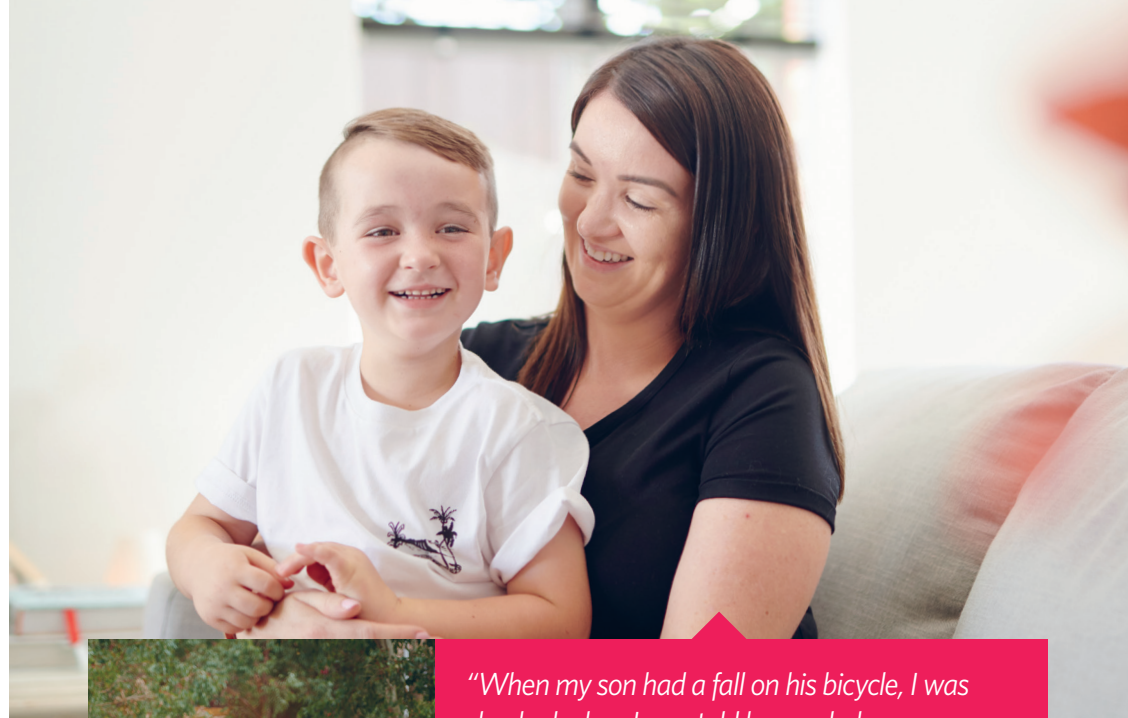
Combined Product Disclosure Statement,  
Policy Document and Financial Services Guide  
2 February 2022

# KIDS' ACCIDENT COVER

## Extra cash to help your kids recover.

Bumps, scrapes, breaks and stitches are all part of growing up. As a parent, you can't help but feel your child's pain, and you'll do everything you can to give them the best chance at recovery.

**Kids' Accident Cover** pays cash straight to you for many common injuries, to help cover unexpected costs like splints, extra treatments and therapies, or even keeping the house running while they get better.



### WHAT MAKES KIDS' ACCIDENT COVER UNCOMMON?



#### FLEXIBLE

We pay you cash when your claim is approved, giving you the flexibility to use it to recover your way.



#### FAST

We pay most claims in under 5 days (once we get all the info we need) to help with your recovery.



#### EASY

No complex medical checks or underwriting when you take out cover, just talk to our friendly member care consultants.



#### UNIQUE

Our products are designed to help fill the gaps not covered by traditional health insurance products, to help you recover.



### WHO CAN APPLY?

Apply for your kids under 17. Cover expires when your child turns 22.



### WHAT DOES KIDS' ACCIDENT COVER PAY FOR?

#### As a result of an accident, pays up to:

- \$1,750 for severe burns
- \$3,000 for broken bones
- \$100,000 for specified permanent disabilities.

Terms and conditions apply, please refer to pages 4-9.



*"When my son had a fall on his bicycle, I was shocked when I was told he needed surgery. We arrived at the emergency room and it turned out that his hand was badly damaged and needed minor surgery. I called HCF and made a claim for my Cash Back Cover without even worrying about my **Kids' Accident Cover**.*

*After calling HCF for more information, they explained that they had paid the extra benefit as it was already part of my cover, and noticed that I was eligible for the **Kids' Accident Cover** claim. For me, it's not about the amount of money, it's the fact that HCF took the time to read into my claim in so much detail to discover that I could still get more benefits."*

#### Abby

HCF Life Member,  
Kids' Accident Cover

# KIDS' ACCIDENT COVER COMBINED PRODUCT DISCLOSURE STATEMENT AND POLICY DOCUMENT

## ABOUT THIS DOCUMENT

This document contains important information that You should know about Kids' Accident Cover. This information is designed to help You decide whether this product is right for You.

If We issue You with a Kids' Accident Cover policy, You will receive a copy of this Combined Product Disclosure Statement and Policy Document, along with Your Policy Schedule. Together, these documents form Your Policy and should be kept in a safe place.

Throughout this document, some words and expressions have a special meaning. These words begin with capital letters, and their meanings can be found in the Glossary section of this document.

## WHO CAN APPLY

Kids' Accident Cover is available to parents or legal guardians who are Permanent Residents of Australia and have a child who is aged under 17.

## WHAT'S COVERED

We will pay a benefit if the Insured Person suffers an Impairment listed in the table on the next page as the direct result of an Accident while Your Policy is Active, subject to the terms of this Policy.

Impairments listed as Permanent Disabilities must occur within 6 months of the date of the Accident for a benefit to be payable.

The benefit applicable for each Impairment is listed in the table on the next page. The Maximum Benefit payable over the duration of Your Policy will not exceed \$100,000. Any benefits paid will be deducted from the balance of the Maximum Benefit. We will pay the lesser of the benefit payable for the Impairment or the balance remaining in the Maximum Benefit amount.



IMPAIRMENTS	BENEFITS	
<b>Broken or Fractured Bones</b>	Skull <ul style="list-style-type: none"> <li>• compound or depressed fracture</li> <li>• hairline fracture</li> </ul>	\$3,000
	Spine <ul style="list-style-type: none"> <li>• fractured vertebrae</li> <li>• chipped vertebrae</li> </ul>	\$3,000
	Neck	\$3,000
	Hip, pelvis or jaw	\$3,000
	Leg, ankle or knee <ul style="list-style-type: none"> <li>• compound (open)</li> <li>• simple (closed)</li> </ul>	\$2,000
	Shoulder or cheekbone	\$1,000
	Arm, elbow or wrist <ul style="list-style-type: none"> <li>• compound (open)</li> <li>• simple (closed)</li> </ul>	\$1,000
	Ribs	\$1,000
	Nose or Collarbone	\$1,000
	Foot (other than toe)	\$1,000
Hand (other than finger or thumb)	\$1,000	
<b>Severe Burns</b> (does not include superficial or 1st degree burns)	Partial thickness (otherwise referred to as 2nd degree)	\$1,750
	Full thickness (otherwise referred to as 3rd degree)	
<b>Wounds</b>	Requiring more than 5 stitches	\$150
	Requiring more than 15 stitches	\$200
<b>Internal Injuries</b>	Rupture of internal chest or abdominal organ	\$5,000
<b>Permanent Disabilities</b> (must occur within 6 months of the Accident)	Total and permanent loss of use of all limbs	\$100,000
	Total and permanent loss of use of both legs and the lower part of the body	\$100,000
	Permanent loss of all sight of both eyes	\$50,000
	Permanent loss of all sight of 1 eye	\$25,000
	Permanent and total loss of use of both hands or both feet	\$50,000
	Permanent and total loss of use of 1 hand or 1 foot	\$25,000
	Permanent loss of all hearing in both ears	\$50,000
	Permanent loss of all hearing in 1 ear	\$15,000
Permanent and total loss of use of 1 thumb of either hand	\$5,000	
<b>Hospital stay</b>	Overnight stay in hospital as a result of an Impairment listed in this table	\$100 per night (capped at a maximum of 7 nights)

## WHAT ISN'T COVERED

No benefit is payable if the Insured Person suffers an Impairment which:

- occurs as a result of any Accident which occurs on or before the Cover Commencement Date;
- occurs as a result of or in association with drug or alcohol abuse, use or intoxication, other than the use of prescribed drugs taken in accordance with the directions of a registered medical practitioner;
- occurs as a result of acts of war whether declared or not, hostilities, civil commotion, terrorism or insurrection;
- occurs as a result of a Pre-existing Condition;
- occurs as a result of intentional self-injury;
- occurs while committing an illegal act;
- occurs as a result of an intentional act by an adult living with the Insured Person;
- results in death within 7 days of the Accident, or within 7 days of removal of life support;
- occurs as a result of Racing or Professional Sport, military service or aviation other than as a fare paying passenger on a regularly scheduled airline; or
- occurs outside Australia.

## PREMIUMS

You must pay premiums on or before the due date to keep Your Policy Active. Premiums are payable in advance and You can choose the frequency. The premium payable for Your Policy, as applicable at the Cover Commencement Date, is shown on Your Policy Schedule. The premium includes stamp duty payable by Us where applicable.

Your premium is based on the Insured Person's age. Your premium increases when the Insured Person reaches the age of 17, after which the premium will remain the same until Your Policy ceases. We will advise You of Your new premium before Your Policy anniversary date in which the Insured Person changes from the 0-16 age band to the next age band of 17-21.

We may change the premium and benefit of Your Policy on the recommendation of Our actuary, provided such change applies to all policyholders under this series of Kids' Accident Cover. We will write to You if Your benefit or premium changes. If Your premium changes, such change will come into effect on the date specified in the notice of change, which will be at least 1 month after the date of sending the notice of change to You.

Premiums received are paid into Our No. 1 Statutory Fund, and all benefits are paid out of this Fund. Generally, insurance premiums are not tax deductible and benefits are paid free of personal tax. This is a general statement based on present laws and their interpretation. Individual circumstances may vary and You should consult a professional tax adviser.

## WHEN YOUR COVER ENDS

Cover under Your Policy will cease when any of the following occurs:

- the death of the Insured Person;
- the Insured Person turns 22;
- You don't pay Your premiums, by the date stipulated by Us in Our written notice of cancellation following the non-payment of premiums for 2 months after the date to which premiums have been paid;
- payment of the Maximum Benefit for the Insured Person; or
- You make a written request to cancel Your Policy, on the date We receive Your written request.

We will not cancel Your Policy in response to any change in the risk of the Insured Person.

## REINSTATING YOUR POLICY

If We have cancelled Your Policy due to non-payment of premiums, You may request to reinstate your Policy within 30 days of the date stipulated by Us in Our written notice of cancellation to You. Within that 30 days, We must receive all outstanding premiums and You must call Us on **13 13 34** to request reinstatement.

## COOLING OFF PERIOD

When You receive Your Policy documents from Us, You have 30 days to check whether the Policy meets Your needs. Within this time You may cancel Your Policy by contacting Us and receive a full refund of any money paid provided You have not made a claim.



## HOW TO SUBMIT A CLAIM

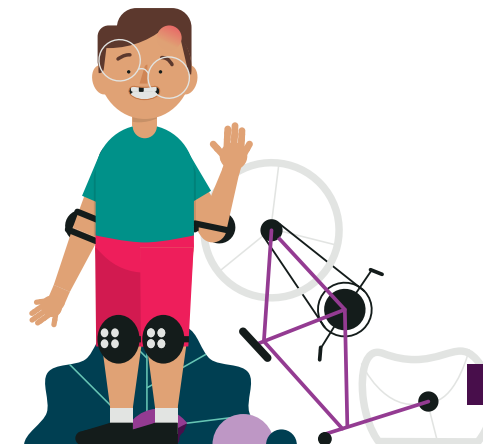
We will require written proof from You to substantiate Your claim. To submit satisfactory written proof to Us:

- complete and return a Kids' Accident Cover claim form within 90 days of the Accident occurring (You can get a copy of this form at [hcf.com.au/forms](https://www.hcf.com.au/forms), by calling Us on **13 13 34**, or by emailing Us at [lifecclaims@hcf.com.au](mailto:lifecclaims@hcf.com.au));
- You will need to pay all costs related to completing the Kids' Accident Cover claim form;
- if required, the Insured Person will need to have a medical examination on Our behalf and at Our expense;
- You must supply any other documents or evidence We may require in order to assess Your claim; and
- the Insured Person must seek medical advice from a legally qualified medical practitioner as soon as possible after an Impairment occurs and that advice must be followed.

## RISKS

It is important to understand the associated risks of purchasing a life insurance policy. Things You may wish to consider include:

- determining whether this Policy suits Your needs;
- if You are replacing an existing policy, consider the terms and conditions of this Policy and Your existing policy before making a decision;
- this Policy does not have a surrender value, which means no money is payable to You unless We have approved a claim under this Policy.



# GLOSSARY

Where the below terms appear throughout this document, they hold the meanings stated in the table below.

TERM	MEANING
<b>Accident</b>	means an event that is: <ul style="list-style-type: none"> <li>external to the body; and</li> <li>visible; and</li> <li>unexpected; and</li> <li>unintended.</li> </ul> For avoidance of doubt, Accident does not mean an event that relates to: <ul style="list-style-type: none"> <li>a medical episode; or</li> <li>a medical condition; or</li> <li>a complication relating to a medical procedure.</li> </ul>
<b>Active</b>	means the period of time between the Cover Commencement Date and the date Your Policy ceases in accordance with section 'When Your Cover Ends'.
<b>Cover Commencement Date</b>	means the date shown on Your Policy Schedule.
<b>HCF</b>	means The Hospitals Contribution Fund of Australia.
<b>Hospital Stay</b>	means an overnight stay in a hospital as a result of an Impairment, where the Insured Person is admitted as an inpatient prior to midnight and is discharged from hospital on a date after their admission. A benefit is paid on a per night basis in the event of a Hospital Stay for 1 or more nights. This benefit is capped at a maximum of 7 nights per Impairment. The 7 nights do not need to be consecutive but they must occur within 6 months of the Impairment.
<b>Impairment</b>	means the injury that occurs to the Insured Person as a direct result of an Accident that is listed in the Impairments table within this Combined Product Disclosure Statement and Policy Document.
<b>Insured Person</b>	means the Insured Person named on Your Policy Schedule.
<b>Maximum Benefit</b>	means the maximum amount We will pay for all eligible claims while Your Policy is Active.
<b>Permanent Resident of Australia</b>	means a permanent resident or Australian citizen as defined under the <i>Australian Citizenship Act 2007</i> (Cth) including any amendment, replacement, re-enactment or successor legislation.
<b>Policy</b>	means this Combined Product Disclosure Statement and Policy Document, together with Your Policy Schedule.
<b>Policy Owner</b>	means the person indicated on Your Policy Schedule as the Policy Owner.
<b>Pre-existing Condition</b>	means any condition, illness or ailment where the signs or symptoms of which in the opinion of a registered medical practitioner, existed at any time before this Policy was entered into, even if a diagnosis had not been made.
<b>Professional Sport</b>	means a sport for which the Insured Person was either participating in competition or training under the guidance of a professional coach, and for that sport, the Insured Person had received, or expected to receive, \$5,000 or more in remuneration during the competition season or calendar year, whichever applies, in which the Impairment occurred. Remuneration includes the following: <ul style="list-style-type: none"> <li>match payments</li> <li>regular income (the player is paid a fixed annual salary to play for the club)</li> <li>match bonuses.</li> </ul>

TERM	MEANING
<b>Racing</b>	means any speed contest involving the use of a powered vehicle or device or any form of organised speed contest.
<b>We/Our/Us/HCF Life</b>	means HCF Life Insurance Company Pty Limited.
<b>You/Your</b>	means the Policy Owner.

## OTHER THINGS YOU NEED TO KNOW

### YOUR COVER IS PROVIDED BY HCF LIFE

Kids' Accident Cover is issued by HCF Life Insurance Company Pty Limited (HCF Life), a subsidiary of The Hospital Contributions Fund of Australia Limited (HCF) and will not have a surrender value at any time. HCF is a not-for-profit health fund that has been looking after Australians since 1932. HCF and HCF Life are each responsible for the entire contents of this Combined Product Disclosure Statement, Policy Document and Financial Services Guide. In addition to these documents, You should also read the Target Market Determination (TMD) for this product, which is available at [hcf.com.au/lifeinfo](http://hcf.com.au/lifeinfo)

Information in this Combined Product Disclosure Statement, Policy Document and Financial Services Guide that is not materially adverse is subject to change from time to time. Updated information is available at [hcf.com.au/lifeinfo](http://hcf.com.au/lifeinfo) or by contacting Us on **13 13 34**. Free paper copies are available on request.

### PROTECTING YOUR RIGHTS

If You have a complaint about Your Policy, please contact Our Policy Service Team on **13 13 34** and We will attempt to resolve it promptly. If an issue has not been resolved to Your satisfaction, You can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution process that is free to consumers.

Call: **1800 931 678 (free call)**

Visit: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Write: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

The Hospitals Contribution Fund of Australia Limited.  
ABN 68 000 026 746 AFSL 241 414

HCF Life Insurance Company Pty Limited.  
ABN 37 001 831 250 AFSL 236 806



# FINANCIAL SERVICES GUIDE

**HCF is licensed to provide general advice about and arrange for the issue of life and general insurance products. The life insurance products are issued by HCF Life Insurance Company Pty Limited (HCF Life).**

**This Financial Services Guide provides information about the services provided by HCF in relation to Kids' Accident Cover and is designed to assist You in deciding whether to use any of these services.**

**It contains information about remuneration paid to HCF and its staff for the services offered and how complaints against HCF in relation to these services are dealt with.**

**If HCF offers or arranges to issue You Kids' Accident Cover We will provide You with a Product Disclosure Statement relating to that product where required. The Product Disclosure Statement sets out the significant features of the product and will assist You to compare and make informed decisions about the product.**

HCF's Australian Financial Services Licence (Number 241 414) (AFSL) authorises HCF to provide general advice about, and arrange the issue of, both life and general insurance products. The life insurance products are issued by HCF Life Insurance Company Pty Limited (HCF Life).

HCF Life is a wholly owned subsidiary of HCF and acts on its own behalf. When We issue You with a policy, We do so under a binder that authorises Us to enter into that contract of insurance on behalf of the insurer.

Premiums for the life insurance products are paid to HCF Life. HCF receives commission from HCF Life for the sale of life insurance products of up to 40% of the first year's premium plus an additional commission of 80% of HCF Life's underwriting profit each year calculated as premiums less claims and expenses. HCF's staff may receive an incentive depending on the annual premium of these products which they sell. This will not exceed 15% of the first year's premium.

HCF is a not-for-profit organisation and all of the income it receives is applied for the benefit of its members.

HCF provides general advice about the suitability of these products for the needs of members. This means We do not take account of individual objectives, financial situation or needs.

You should, before acting on that advice, consider the appropriateness of the advice, having regard to Your objectives, financial situation or needs. Please read the Product Disclosure Statement before deciding to purchase any of these products.

HCF holds professional indemnity insurance that complies with the compensation requirements of Section 912B of the *Corporations Act*. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF but who did at the time of the relevant conduct.

Should You have a complaint about any of the services We offer in this Financial Services Guide please contact Us on **13 13 34**. If We have not resolved Your complaint within 45 days or You are not satisfied with Our response, You can contact The Australian Financial Complaints Authority (AFCA).

AFCA is an independent body available free of charge to consumers and can be contacted at:

Call: **1800 931 678 (free call)**

Visit: **afca.org.au**

Email: **info@afca.org.au**

Write: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

The Hospitals Contribution Fund of Australia Limited.  
ABN 68 000 026 746 AFSL 241 414

HCF Life Insurance Company Pty Limited.  
ABN 37 001 831 250 AFSL 236 806

# OUR PRIVACY STATEMENT

**HCF Life is committed to best practice privacy protection.**

We collect your personal information including sensitive information such as health information from you and/or the policy owner who is responsible for your policy and/or from other third parties detailed in the HCF Privacy Policy (which covers HCF Life), so we can:

- comply with applicable laws
- manage our relationship with you
- provide life insurance related products and services to you (including through third parties)
- manage and pay claims and benefits
- assess your life insurance and related needs
- investigate fraudulent or improper claims and assess risks
- research and develop products, services and benefits that may better serve your needs
- assess your possible interest in and tell you about other HCF products and services
- administer our business and deal with complaints.

The types of organisations and individuals we disclose personal information to include:

- third party organisations who deliver services on our behalf or to us, some of whom may be located overseas
- research companies contracted to us to ask your opinion on improving our service, benefits or product offerings
- other insurers or reinsurers
- government, including law enforcement agencies
- related HCF companies
- the named policy owner who has your authority
- any other authorised individual.

If you do not provide the personal information we request, we may not be able to provide you with our products or services.

You can ask us at any time to stop direct marketing to you by emailing **service@myhcf.com.au** or calling **13 13 34**.

For more information about the personal information we collect and how we handle it, how to access and correct your personal information or how to make a complaint and how we will respond to complaints, please read the HCF Privacy Policy.

To view the HCF Privacy Policy:

- Visit **hcf.com.au/privacy**
- Visit your local branch.

All new policy owners should ensure that all members on the policy are made aware of the HCF Privacy Policy.

## LIFE INSURANCE CODE OF PRACTICE

HCF Life is a member of the Financial Services Council and we are bound by its Life Insurance Code of Practice which sets out the Australian life insurance industry's key commitments and obligations to customers. Further information is available at **fsc.org.au**

# RECOVER COVER THAT'S UNCOMMON CARE APPLY TODAY

## APPLYING FOR KIDS' ACCIDENT COVER IS EASY

To apply, all you need to do is:

1. Call, visit a branch or go online to complete your application
2. Leave the rest to us.



**1800 560 855**  
MON-FRI 9AM-6PM AEST/AEDT



**[hcf.com.au/recover-cover](https://www.hcf.com.au/recover-cover)**



**Visit a branch**