



Group Personal Accident Claims Examples



Profile

An insured person was employed by the Insured as a livestock buyer under a Group Personal Accident (GPA) policy 24 hours per day, 365 days per annum.

Background

The insured person was injured whilst playing weekend football, resulting in a torn anterior cruciate ligament (ACL).

Outcome

After several months of rehabilitative therapy, the treating specialist recommended surgical repair for the injury as the injury had not resolved to the extent where the Claimant was able to resume everyday activities including driving long distances as required by their job.

Response

The policy paid Weekly Injury Benefits for the 58 weeks the Claimant was unable to work after the 14 day excess period had been served.

Payment:

Weekly Benefit 100% up to \$2,000 pw

Excess: 14 days

\$116,000.

Profile

An insured person was employed by the Insured as a machine operator under a Group Personal Accident (GPA) policy 24 hours per day, 365 days per annum.

Background

The insured person was injured after slipping on wet stairs and falling on his back outside working hours, resulting in Displace Fracture L5 L3 L4 (lower lumbar) and Supraspinatus Tear & Bursitis in the left shoulder.

Outcome

After several months, the treating specialist advised that the claimant continued to experience shoulder pain, limited range of movement and back pain as a result of his injuries. The claimant required a walking stick for movement and the doctor advised that surgery was not required, and the claimant's prognosis was good and needed time.

The claimant was not able to undergo an active treatment plan or rehabilitation until twelve (12) months post injury which then involved work strengthening, physiotherapy, immobilisation of shoulder with a splint, injections and anti-inflammatory pain medication.

Response

The policy paid Weekly Injury Benefits for the 72 weeks the Claimant was unable to work after the 14 day excess period had been served.

Payment:

Weekly Benefit 85% up to \$2,600 pw

Excess: 14 days

\$187,200.

Declined Claims Example

Profile

Employee under a Group Personal Accident Policy covering both Weekly Benefits – Injury and Weekly Benefits – Sickness.

Background

60-year-old Business Trainer for the company required surgery for a Total Knee Replacement (TKR) due to osteoarthritis in the knee and resulted in a period of time off work. The individual had been aware of osteoarthritis in their knee for many years but did not wish to see a specialist and was subsequently prescribed conservative treatment. The condition naturally worsened overtime and the Insured Person agreed to see a Specialist who recommended a TKR.

Outcome

Claim was declined on the basis that the Insured's disablement did not result in disablement within

12 months of the condition first manifesting which is a requirement under the policy. There were also no influencing factors outside the Insured's control which delayed the need for surgery.

Response

Specific Clause applied:

Section 5(d) – Weekly Benefits – Sickness

any **insured event** must occur within twelve (12) months of the **sickness**.