

## Additional Benefits

Wesfarmers General Insurance Limited ABN 24 000 036 279 AFS License 241 461 Level 1, 369 High Street, P.O. Box 542 Victoria 3101 Tel: (03) 9855 5640 Fax: (03) 9855 5722

### The following Additional Benefits are include at no extra cost.

1. **Modification Benefit:** Where a capital benefit is payable under Capital Benefit Events 2 to 6 inclusive, we will also pay for the cost necessarily incurred by you in modifying your motor vehicle or home or in relocating you to a suitable home provided that,

- Such renovations are undertaken with our prior written agreement and are necessary for you to perform normal daily activities such as bathing, dressing, and moving about the residence, and
- The maximum amount we will pay is \$10,000.

2. **Rehabilitation Additional Benefit:** If we pay you a weekly benefit under this Policy, we will also pay for the costs incurred by you for participation in a return to work program if:

- we consider the program reasonable, and
- The training is to provided by a licensed vocational school, and
- your medical practitioner agrees

The maximum amount we will pay is \$5000.

3. **Mental/Behavioral Disorder:** Not with standing anything contained in the policy we will pay weekly compensation in respect to disablement is caused directly or indirectly by mental illness or disorders (including but not limited to anxiety disorders, nervous disorders, depression, stress, fatigue, exhaustion, psychiatric complications of physical disorders, behavioral disorders) or chronic fatigue syndrome provided that

- The maximum period for which benefits will be paid is 26 weeks from the date of first consultation and
- The insured person is under the care of a psychiatrist or specialist physician.

4. **Indexed Benefit:** If we pay you a weekly benefit under this Policy and we pay you weekly benefits for the same injury or illness for more than 52 weeks, we will increase your weekly benefit each year by either:

(i) 7% or

(ii) the increase in the Consumer Price Index (in the State where you live) compared with the previous year, whichever is less.

5. **Temporary Total Disablement:** It is agreed that not withstanding anything contained in the policy to the contrary the benefit for Temporary Partial Disablement caused by Injury or Sickness shall be the difference between The Insured Person's Temporary Total Disablement Benefit and the amount the Insured Person is earning in their reduced capacity of Temporary Partial Disablement.