



## Examples of “How a Claim Payment is Calculated”

The following examples are designed to illustrate how a claim payment might typically be calculated. It is assumed that the insured is registered for GST purposes and provides medical reports, certificates and other documentation in support of their claim. The examples do not cover all scenarios or all benefits and do not form a part of the Policy terms and conditions. They are only a guide.



## Temporary Total Disablement from an Injury

The Insured Person fractures an arm when they fall from a ladder. The Insured Person is totally disabled and is unable to work for 10 weeks.

The Insured Person is listed on the Policy with a weekly Injury Benefit of 85% of Income to a maximum \$2,000 per week. The Deferral Period is 14 consecutive days.

How much We pay		How the payment is calculated
Temporary Total Disablement	\$2,000/week	<ul style="list-style-type: none"><li>• Proof is supplied confirming the Insured Person's Income is \$2,530 per week.</li><li>• We pay the lesser of 85% of actual Income up to the maximum weekly Injury benefit of \$2,000.</li><li>• 85% of the actual Income is \$2,150.50 and the maximum weekly Injury amount is \$2,000</li><li>• Therefore, We pay to the maximum weekly Injury amount of \$2,000 multiplied by the number of weeks the Insured Person is Temporary Totally Disabled (less the Deferral Period, calculated as follows).</li></ul> <p>\$2,000 per week divided by 7 x 14 days Deferral Period is \$4,000. This is deducted from the above Temporary Total Disablement benefit amount.</p> <p>This is the amount that is payable to the Insured Person for Temporary Total Disablement.</p>
For 10 weeks	\$20,000	
Less the 14 day Deferral Period expressed as an amount of	- \$4,000	
<b>Temporary Total Disablement payment amount is</b>	<b>\$16,000</b>	



## Temporary Total Disablement and Permanent Total Disablement from an Injury

The Insured Person suffers a serious back Injury in a car Accident as well as cuts and bruises. The Insured Person is totally disabled and is unable to work for 26 weeks. It gradually emerges during this period that they may not be able to ever work again in an occupation for which they are suited by education, training and experience, and 12 months after the date of the Accident a Medical Practitioner certifies the Permanent Total Disablement of the Insured Person.

The Insured Person is listed on the Policy with a weekly Injury Benefit of 85% of Income to a maximum \$1,700 per week and a Capital Benefit of \$100,000. The Deferral Period is 14 consecutive days.

How much We pay		How the payment is calculated
Temporary Total Disablement	\$1,606.50/week	<ul style="list-style-type: none"><li>• Proof is supplied confirming the Insured Person's Income is \$1,890 per week.</li><li>• We pay the lesser of 85% of actual Income up to the maximum weekly Injury benefit of \$1,700.</li><li>• 85% of the actual Income is \$1,606.50</li><li>• Therefore, We pay to this amount, being the lesser amount, multiplied by the number of weeks the Insured Person is Temporary Totally Disabled (less the Deferral Period, calculated as follows).</li></ul>
For 26 weeks	\$41,769	
Less the 14 day Deferral Period expressed as an amount of	- \$3,213	
<b>Temporary Total Disablement payment amount is</b>	<b>\$38,556</b>	\$1,606.50 per week divided by 7 x 14 days Deferral Period is \$3,213. This is deducted from the above Temporary Total Disablement benefit amount.  This is the amount that is payable to the Insured Person for Temporary Total Disablement.
The Capital benefit is	\$100,000	Permanent Total Disablement has a benefit of 100% of the Capital Benefit amount.



Sub-total for Permanent Total Disablement is	\$100,000	Permanent Total Disablement is payable less any payments received for Temporary Total Disablement. Permanent Total Disablement is normally assessed 12 months after the date of the Injury and once all the Medical Practitioners and We agree, that the Insured Person is permanently disabled.  \$100,000 for Permanent Total Disablement less \$38,556 already paid for Temporary Total Disablement, calculated as $\$100,000 - \$38,556 = \$61,444$ . Once this is paid all Benefits under the policy cease.
Less any benefits paid for Temporary Total Disablement.	- \$38,556	
<b>Total claim payment</b>	<b>\$61,444</b>	



## Temporary Total Disablement and Temporary Partial Disablement from an Injury

The Insured Person injures their knee in a bicycle Accident and requires an operation to repair the damage. The Insured Person is partially disabled from the date of Injury until the operation 27 weeks later. The surgeon who carried out the operation certifies the Insured Person will be totally disabled for 6 weeks following the operation to allow the Insured Person to regain full use of the knee.

The Insured Person is listed on the Policy with a weekly Injury Benefit of 85% of Income to a maximum of \$2,000 per week. Temporary Partial Disablement is 40% of the Temporary Total Disablement Benefit. The Deferral Period is 14 consecutive days.

How much We pay		How the payment is calculated
Temporary Partial Disablement	\$731 /week	<ul style="list-style-type: none"><li>• Proof is supplied confirming the Insured Person's Income is \$2,150 per week.</li><li>• For Temporary Total Disablement We pay the lesser of 85% of actual Income up to the maximum weekly Injury benefit of \$2,000</li><li>• 85% of the actual Income is \$1,827.50</li><li>• For Temporary Partial Disablement we pay 40% of this amount, being \$731.00 per week (less the Deferral Period, calculated as follows)</li></ul> <p>\$1,827.50 per week divided by 7 x 14 days Deferral Period x 40% (Temporary Partial Disablement benefit) is \$1,462. This is deducted from the Temporary Partial Disablement benefit.</p> <p>This is the amount that is payable to the Insured Person for Temporary Partial Disablement.</p>
For 27 weeks	\$19,737	
Less the 14 day Deferral Period expressed as an amount of	- \$1,462	
<b>Temporary Partial Disablement payment amount is</b>	<b>\$18,275</b>	



Temporary Total Disablement is	\$1,827.50/week	<ul style="list-style-type: none"><li>• Proof is supplied confirming the Insured Person's Income is \$2,150 per week.</li><li>• For Temporary Total Disablement We pay the lesser of 85% of actual Income up to the maximum weekly Injury benefit of \$2,000</li><li>• 85% of the actual Income is \$1,827.50</li></ul>
For 6 weeks (the Deferral Period is not applied again as it was the same Injury and disablement was within 6 consecutive months of the end of the first period of disablement).	\$10,965	
Sub-total for Temporary Total Disablement is	\$10,965	
<b>Total claim payment</b>	<b>\$29,240</b>	<p>This amount is payable to the Insured Person for Temporary Total Disablement.</p> <p>Both Temporary Partial and Temporary Total Disablement payments are paid monthly in arrears.</p>



## Temporary Total Disablement – Sickness

The Insured Person suffers an ear infection which damages their ear drum and requires an operation to repair the damage. The Insured Person is temporarily totally disabled from the date of contracting the infection until the infection clears up 3 weeks later. They then have to wait for an operation. The operation takes place 15 weeks after the infection was contracted. The surgeon who carried out the operation certifies the Insured Person will be totally disabled for 2 weeks following the operation to allow the Insured Person to recover from the operation.

The Insured Person is listed on the Policy with a weekly Sickness Benefit of 85% of Income to a maximum of \$1,100 per week. The Deferral Period is 14 consecutive days.

How much We pay		How the payment is calculated
Temporary Total Disablement	\$1,100/week	<ul style="list-style-type: none"><li>• Proof is supplied confirming the Insured Person's Income is \$1,890 per week.</li><li>• We pay the lesser of 85% of actual Income up to the maximum weekly Sickness benefit of \$1,100</li><li>• 85% of the actual Income is \$1,606.50</li><li>• Therefore, We pay to the lesser amount of \$1,100 per week multiplied by the number of weeks the Insured Person is Temporary Totally Disabled (less the Deferral Period, calculated as follows).</li></ul>
For 3 weeks	\$3,300	
Less the 14 day Deferral Period expressed as an amount of	- \$2,200	
		\$1,100 per week divided by 7 x 14 days Deferral Period is \$2,200. This is deducted from the above Temporary Total Disablement benefit amount.



Sub-total for Temporary Total Disablement amount for the first 3 weeks of the ear infection is	<b>\$1,100</b>	This is the amount that is payable to the Insured Person for Temporary Total Disablement.
Temporary Total Disablement	\$1,100	As above, the weekly Sickness benefit amount is calculated to be \$1,100 per week.
For 2 weeks is (the Deferral Period is not deducted again as it was the same Sickness and disablement was within 6 consecutive months of the end of the first period of disablement).	\$2,200	
Sub-total for Temporary Total Disablement amount after the operation is	<b>\$2,200</b>	This is the amount payable to the Insured Person for Temporary Total Disablement in addition to the above payment.
Total claim payment is	<b>\$3,300</b>	Temporary Total Disablement is paid monthly in arrears for each period of disablement.





## Loss of Deposit due to Sickness

The Insured Person booked airfares and paid a deposit for hotel accommodation for a week long business trip to Dubai. Three days prior to leaving for the trip the Insured Person is diagnosed with severe appendicitis and is rushed to hospital for an emergency operation. The operation was completely successful but the Insured Person was not able to fly for a period of at least two weeks, meaning they had to cancel the trip to Dubai. The total cost of the trip to Dubai would have been \$7,459.40, however the Insured Person had only paid a non-refundable deposit for the hotel accommodation amounting to \$653.00 and had only made an Airline booking for the flights.

The Cancellation/Loss of Deposits cover sum insured limit under the Insured Persons AHI Corporate Travel policy is up to \$100,000. The Airline charge a booking cancellation fee of \$640.00.

How much We pay		How the payment is calculated
We pay the total amount of claim for the non-refundable hotel booking fee	\$653	<ul style="list-style-type: none"><li>• Proof is supplied confirming the cost of the trip to Dubai would have been \$7,459.40.</li><li>• Proof is supplied confirming the non-refundable hotel booking fee is \$653.</li><li>• Proof is supplied confirming the Airline cancellation fee is \$640</li></ul> <p>This is the amount that is payable to the Insured Person.</p>
Airline cancellation fee	\$640	
<b>Total claim payment amount is</b>	<b>\$1,293</b>	



## Medical Expenses due to Sickness

The Insured Person is on a 7 day business trip in Paris. After having dinner with some clients the Insured returns to their hotel and around 11:30 pm they begin to suffer severe pains in the stomach and then subsequent diarrhoea. This goes on into the next day and the Insured is feeling very unwell. They pick-up their phone and contact AHI Assist using the AHI App. They are immediately speaking with an assistance case manager who finds out their condition and arranges for a Doctor to see the Insured at their hotel. The Doctor arrives at the hotel within thirty minutes of the call. The Doctor examines the Insured and determines they have contracted gastroenteritis. The Doctor prescribes treatment and arranges for the hotel concierge to pick-up the prescription from a local Pharmacy.

Within an hour of the Assistance call the Insured has taken the prescription medication and has retired to bed to rest and recover. The Doctor checks back on the Insured later that day and finds they are feeling much better and able to continue on with their business trip. AHI Assist also contact the Insured for an update and pass that information onto the Insured's family and employer back in Australia.

Within a couple of days the Insured is back to normal. AHI Assist have also followed up on their progress to ensure they don't need further assistance.

The total cost the Doctors visit and medication was \$844.80 however the Insured is not out-of-pocket having to pay this cost and then claim it back as AHI Assist guaranteed payment and have already paid this expense.

How much We pay		How the payment is calculated
We guarantee and pay the total amount for the Doctor and Medication	\$844.80	AHI Assist guarantees payment and directly pays all providers.
Total out-of-pocket	\$0	The Insured Person is not out-of-pocket.
<b>Total claim payment amount is</b>	<b>\$844.80</b>	This is the amount that is payable to the Insured Person's medical provider and Pharmacy.