

# PARAPLEGIC BENEFIT FUND AUSTRALIA (PBF)

Recently, Bob Rees was in touch with Kate Fandry from the Paraplegic Benefit Fund. This is a charity that provides a cash payment for members in case of a permanent traumatic spinal cord injury.

We have been offered a special rate of \$15 per annum for members should they be interested in joining. This price is dependant of at least 20 members joining. . It was decided at the last club meeting to let members know about this charity and invite the members to join. Below is a summary of what Kate sent to us..

## Excerpts from the Product Disclosure Statement for PBF:

*“ ... Our mission is to reduce the incidence and impact of spinal cord injury. Whilst most charities fund their activities through fundraising; PBF raises the majority of its revenue through membership subscription fees.*

*Individuals, families, companies, clubs and other organisations can apply to become PBF members and pay an annual membership subscription fee..... If a member sustains a permanent spinal cord injury they are entitled to apply for a Member benefit payment in accordance with the Schedule of Benefits ( Current maximum payout of \$250,000).”*

## Excerpt from Kate’s letter:

*“If we have a club with at least 20 members who want to sign up we can offer the amazing price of \$15 per person per annum to be a member of PBF.*

*(Note that “private” membership rates are \$55 per annum for singles, \$80 per annum for doubles and \$95 per annum for families where the kids are <18yo. )*

*The membership covers you 24 hours a day/7 days a week, and the key differences compared to insurances is:*

*a) We are NOT an insurance company! We are a not for profit registered charity that exists to pay our members in the case of a permanent traumatic spinal cord injury.*

*b) The payment is FAST, within 6 weeks of the accident, to allow our member to focus on their recovery and rehab and alleviate immediate financial pressures.*

*For \$15 per year, it just seems like a no brainer to me!*

*...I refer to our limited exclusions on page 13. The key one for motorcycle enthusiasts is 7j-that the cover would NOT apply in a timed motorbike race. Riding for fun, for transport, to and from races, untimed rallies/charity events are all COVERED.”*

If you have a family membership with AVCMC it would cost \$15 per person. If you wish to have membership for other members of your family who are not members of our club, they would be required to take out private membership- at the rates indicated above. If interested, it may be worth taking out a family membership of AVCMC for \$35 and obtain the discounted price for both members. Something to consider.

We are seeking expressions of interest in this matter to see if we have the numbers to accept the offer. I will attach a notice to the membership invoice and if you are interested in joining you can indicate there. Take a photo of the form and send that in to the email address or phone below.

Trudy Powell

If you would like further information Kate

can be contacted on 0448 455 460 or

contact Trudy or Chester

([chester.trudy@gmail.com](mailto:chester.trudy@gmail.com) or on 0447 426

623 or 0428 541 034) for a leaflet with a bit

more detail.



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