



QBE INSURANCE (AUSTRALIA) LIMITED
ABN 78 003 191 035

GROUP PERSONAL ACCIDENT SPORTS INJURY POLICY SCHEDULE

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| <u>Policy Number:</u> | AN A049326 PAD |
| <u>Policy Wording:</u> | QBE QM 360-1215 Sports Injury Insurance Policy Wording |
| <u>The Insured:</u> | Victorian Masters Athletics Inc, including all affiliated bodies. All directors, registered members, registered officials, committee members, office bearers, accredited coaches, accredited referees, all registered volunteer works and any club (including their registered members) that are affiliated with Victorian Masters Athletics Inc. |
| <u>Period of Insurance:</u> | From: 22 nd April 2018 at 4:00 pm To: 22 nd April 2019 at 4:00 pm |
| <u>The Business:</u> | The principal activities of Victorian Masters Athletics Inc are to administer, co-ordinate, promote and develop the sports affiliated with Athletics, risk management and governance of sanctioned events, games, tournaments and training sessions and any other activity incidental thereto |
| <u>Insured Persons:</u> | All registered members and all non-participating officials of the insured, all coaches, officials, Committee Members, voluntary workers and work experience students. |
| <u>Scope of cover:</u> | Whilst participating in sanctioned Victorian Masters Athletics activities including all: a) Official events b) Playing, training and trialling c) Official social events and fundraising activities d) Travel to and from the above activities |
| <u>Age Limits:</u> | 2-100 years old |
| <u>Geographical Limits:</u> | Worldwide |
| <u>Aggregate Limit of Liability:</u> | \$2,000,000 |



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Benefits & Sums Insured:

Benefit **Maximum individual compensation
– each insured person**

Section A – Capital Benefits

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|------------------------------|--------------------------------------|-----------|
| Event 1 Death | persons aged under 18 years | \$20,000 |
| | persons aged between 18 and 65 years | \$100,000 |
| | persons aged between 66 and 80 years | \$30,000 |
| | persons aged between 81 and 85 years | \$30,000 |
| | persons aged over 85 years | \$0 |
| Capital Benefits Events 2-30 | | \$100,000 |

Section B – Weekly benefits - Injury

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| We will pay 100% of your pre-disability earnings to a maximum of | \$500 per week |
| Maximum benefit period | 52 weeks |
| Excluded period of claim | 7 days |

Section D – Injury assistance benefits

If you are not in receipt of pre-disability earnings we will pay up to 85% of expenses for

| | |
|---------------------------------|---|
| Home assistance | \$500 per week |
| Student assistance | \$500 per week |
| Maximum benefit period | 52 weeks |
| Excluded period of claim | 7 days |
| Parents inconvenience allowance | \$25 per day up to a maximum of \$1,500 |

Section E - Non Medicare Medical Expenses

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|--|---------|
| We will pay the following expenses up to a maximum of | \$2,500 |
| We will pay 85% of Expenses | |
| We will pay 100% of Ambulance Expenses | |
| \$0 excess applies if you have private health insurance | |
| \$50 excess applies each and every claim if you do not have private health insurance | |

For full details of cover provided under this policy, please refer to the Policy booklet



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ENDORSEMENTS ATTACHING TO AND FORMING PART OF THIS POLICY

Section A - Capital benefits - Funeral expense additional capital benefit – Policy amendment

What we will pay is amended to a maximum sum of \$10,000.

Section A - Capital benefits – Modification benefit additional capital benefit – Policy amendment

Where a capital benefit is payable under conditions 2, 4, 5 or 7, we will also pay for costs incurred by you in modifying your motor vehicle, or home or relocating to a suitable home, to 80% of the costs up to a maximum sum of \$10,000.

Section A, Section B and Section D - ‘What we will not pay’ – Policy amendment

Under Section A – Capital benefits, Section B - Weekly benefits – Injury and Section D – Injury assistance benefits the following is removed:

- any condition that is caused by repetitive movements or actions of your sport.

Section E – Non Medicare medical expenses– ‘What we will not pay’

What we will not pay is amended as follows:

- for costs associated with MRI scans, unless not covered under Medicare or Private Health Insurance,
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards and ankle braces,
- for costs related to breakage of dentures, optical lenses or spectacles,
- expenses incurred for which a Medicare benefit is payable,
- expenses incurred more than 12 months after the date of injury,
- accounts covered by private health insurance unless you have claimed a private health benefit. If that is the case we will pay the difference between any private health insurance rebate to which you receive and the actual cost you incur, less any excess applicable.

Section E – Non Medicare medical expenses - Non Australian residents

Benefits will be paid to you on the same basis as though Medicare applied, therefore benefits that would normally attract Medicare for permanent residents will not be claimable. All benefits will cease if you leave Australia.



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General exclusions, Additional exclusions applying to this Policy – Policy amendment

The following additional exclusions are amended as follows:

6. being under the influence of any narcotic or illicit drug
13. driving a motor vehicle while under the influence of intoxicating liquor or drugs. We will regard having a blood alcohol reading in excess of the state's legal driving limit as being under the influence of intoxicating liquor.