



QBE Insurance (Australia) Limited
ABN 78 003 191 035

Level 5, 2 Park Street, Sydney NSW 2000

Policy Schedule

Insured Name: Victorian Masters Athletics Inc

Insured Persons: All registered members and all non-participating officials of the Insured, all coaches, officials, Committee Members, voluntary workers and work experience students.

Period of insurance: From: 22/04/2019 To: 22/04/2020

Wording: QM360 Sports Insurance Policy

Time of operation of cover: 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

Aggregate limit of liability \$ 2,000,000

Geographical Limit Worldwide

Age Limit 2 -100 years

Benefits:

Section A - Capital Benefits (Accident Only)		Maximum individual compensation - each insured person	
Event 1 Death	Persons aged under 18 years	\$	20,000.00
	Persons aged between 18 to 65 years	\$	100,000.00
	Persons aged between 66 to 80 years	\$	30,000.00
	Persons aged between 81 to 85 years	\$	30,000.00
	Persons aged over 85 years	\$	-
Events 2 - 30		\$	100,000.00

Section B - Weekly Benefits - Injury

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

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

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 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.

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.