

POLICY SCHEDULE

Policy Type:	Sports Insurance
Policy Number:	5605441
Insured:	AusCycling Limited
Insured Persons:	Category A - All Racing & Recreational Members and Non-Riding (Volunteers/Officials) of the Insured Category B - All Event Licence Members of the Insured Category C - All Free Trial Members of the Insured
Period of Insurance:	Inception Date: 28/02/2024 at 4:00 pm (local standard time) Expiry Date: 28/02/2025 at 4:00 pm (local standard time)
Arrangement Date:	28/02/2024
Broker:	Marsh Sport
Policy Wording:	SP 19012024
Scope of Cover:	Category A For Racing & Recreational Members, cover under this Policy applies whilst engaged in: 1. activities which are authorised or sanctioned and under the control of the Insured including: a. administration, meetings, official functions, races, organised training, events and competitions; b. participating in organized social or fundraising activities of the Insured; or c. authorised voluntary work (including voluntary trail building) on behalf of the Insured. 2. all bicycle riding activities 3. travel directly to or from or between activities described in 1 and 2 above. For Non-Riding (Volunteers/Officials), cover under this Policy applies whilst engaged in: 1. activities which are authorised or sanctioned and under the control of the Insured including: a. administration, meetings, official functions and competitions; b. participating in organised social or fundraising activities of the Insured. c. authorised voluntary work (including voluntary trail building) on behalf of the Insured. 2. travel directly to or from or between activities described in 1 and 2 above.

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Category B

For Event Licence Members, cover under this Policy applies whilst competing in a race authorised by or sanctioned and under the control of the Insured, providing that the race is eligible for Personal Accident insurance cover per the terms of the Event Licence Membership.

Category C

For Free Trail Members, cover under this Policy applies whilst competing in a race authorised by or sanctioned and under the control of the Insured, providing that the race is eligible for Personal Accident insurance cover per the terms of the Free Trial Membership.

Territorial Limits: Worldwide



SCHEDULE OF BENEFITS

Aggregate Limit of Liability	\$2,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$500,000
Maximum Age Limit (sub-limits may apply)	100
Policy Currency	AUD

Benefits	Sum Insured
Death and Capital Benefits - Category A	\$100,000
Death and Capital Benefits - Category B	\$25,000
Death and Capital Benefits - Category C	\$0
Weekly Injury Benefit - Category A	\$500
Income Limitation	85%
Deferral Period	28 Days
Benefit Period	52 Weeks
Weekly Injury Benefit - Category B, Category C	\$0
Broken / Fractured Bones Benefits	\$0
Accidental HIV Infection Lump Sum Benefit - Category A, Category B	\$10,000
Accidental HIV Infection Lump Sum Benefit - Category C	\$0
Bed Care Benefit - Category A, Category B	\$700
Benefit Period	14 Days
Daily Benefit	\$50
Bed Care Benefit - Category C	\$0
Benefit Period	14 Days
Daily Benefit	\$50
Domestic Help Benefit - Category A, Category B	\$200
Expense Limitation	100%
Deferral Period	Nil
Benefit Period	52 Weeks
Domestic Help Benefit - Category C	\$0
Expense Limitation	100%
Deferral Period	7 Days
Benefit Period	26 Weeks
Family Accommodation and Transport Expenses Benefit - Category A	\$10,000
Family Accommodation and Transport Expenses Benefit - Category B	\$5,000
Family Accommodation and Transport Expenses Benefit - Category C	\$0
Funeral Expenses Benefit - Category A	\$10,000
Funeral Expenses Benefit - Category B	\$5,000
Funeral Expenses Benefit - Category C	\$0

Sydney

Melbourne

Brisbane

Perth



Home and Vehicle Modification Benefit - Category A	\$10,000
Expense Limitation	100%
Home and Vehicle Modification Benefit - Category B	\$5,000
Expense Limitation	85%
Home and Vehicle Modification Benefit - Category C	\$0
Expense Limitation	85%
Non-Medicare Medical Expenses - Category A	\$7,500
Expense Limitation	85%
Excess	\$75
Non-Medicare Medical Expenses - Category B	\$2,500
Expense Limitation	85%
Excess	\$75
Non-Medicare Medical Expenses - Category C	\$1,000
Expense Limitation	85%
Excess	\$75
Out of Pocket Expenses Benefit - Category A, Category B	\$500
Out of Pocket Expenses Benefit - Category C	\$0
Retraining and Rehabilitation Expenses Benefit - Category A	\$20,000
Retraining and Rehabilitation Expenses Benefit - Category B, Category C	\$0
Student Tutorial Benefit - Category A, Category B	\$200
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	26 Weeks
Student Tutorial Benefit - Category C	\$0
Expense Limitation	85%
Deferral Period	7 Days
Benefit Period	26 Weeks
Unexpired Membership Benefit - Category A, Category B	\$500
Unexpired Membership Benefit - Category C	\$0
Driver Services Benefit - Category A	\$2,500
Driver Services Benefit - Category B, Category C	\$0

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Driver Services Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury which results in a Claim which We accept against this Policy for one of the following Insured Events under Weekly Injury Benefit:

- Temporary Total Disablement; or
- Temporary Partial Disablement,

and as a result incurs expenses related to transportation of the Insured Person between their principal residence and place of business for the purpose of engaging in their pre-disablement occupation, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Driver Services Benefits".

The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

1. Expenses must be provided by a legally approved and licensed taxi or ride sharing service.
2. The Insured Person must have recovered sufficiently from the Injury to return to work.
3. A Medical Practitioner must certify that the Insured Person is unable to drive a vehicle or travel on public transport.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to General Conditions

The following condition is included in addition to the General Conditions and Limitations in the Policy Wording.

Aggregate Deductible

It is agreed that an Aggregate Deductible applies to this Policy.

We shall not be liable to pay any benefit under this Policy until the Aggregate Deductible is completely eroded. Once the Aggregate Deductible is completely eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions up to a maximum of the Aggregate Limit of Liability, or any applicable sub-limit, as shown in the Policy Schedule.

The Aggregate Deductible applicable is \$1,200,000 in any one (1) Period of Insurance.

Client Specific Endorsements

Full list of Insured Persons:

All Affiliated Clubs, All Registered Members, All Temporary Members, All Officials, All Accredited Coaches, Race Directors, Judges, Directors, Executives, Committee Members, Employees And Event Promoters Of The Insured Including Apprentices, Voluntary Workers And Work Experience Students.

Client Specific Endorsements

Trauma Counselling Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers psychological trauma as a result of them being a victim of, or is an eyewitness to, a criminal act such as Kidnap, sexual assault, rape, murder, violent robbery or an act of Terrorism and as a result incurs expenses for trauma counselling which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is :

Racing Members: \$1,000 per week up to max. \$10,000

Recreational Members: \$1,000 per week up to max. \$10,000

Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training: \$1,000 per week up to max. \$10,000

Free Trial Member: No Cover

Day Licence: \$1,000 per week up to max. \$5,000

Conditions

1. The trauma counselling must be provided by a registered psychologist or psychiatrist who is not an Insured Person or Relative.
2. The trauma counselling must be certified by a Medical Practitioner as necessary for the wellbeing of the Insured Person.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Client Specific Endorsements

Nil excess is applied to the Benefit Non-Medicare Medical Expenses when the Insured Person successfully claims a portion of the Non-Medicare Medical Expenses from a Recognised Insurance Provider.

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Difference in Conditions

If the Benefits, Definitions, General Conditions and Limitations, or General Exclusions of this Policy is any less either in part or in full than those provided under Group Personal Accident and Sickness Policy Number 00391 held by the Insured for the previous policy that this Policy replaces, then this Policy is extended to provide cover on the same basis as the previous Policy for that part of the loss that is not covered by this Policy. This Difference in Conditions Endorsement is only applicable for twelve (12) consecutive months from the inception date of the first Period of Insurance of this Policy and at the end of this period the Difference in Conditions endorsement shall no longer apply.

This Difference in Conditions endorsement does not apply to the following intentional changes:

- a. The level of the Aggregate Deductible or Aggregate Limit of Liability, or any applicable sub-limit to either.
- b. removal of the Cyber endorsement
- c. the Funeral Expenses Benefit being payable on accidental death only.

Changes to Benefit Conditions

The following condition's are included in addition to the Conditions in the Policy Wording against Death and Capital Benefits

5. The maximum amount payable for Category A for the Insured Event 'Death' for those aged 18 and over is \$50,000
The maximum amount payable for Category A for the Insured Event 'Death' for those aged under 18 is \$10,000.
The maximum amount payable for Category B for the Insured Event 'Death' for those aged under 18 is \$10,000.

6. The Insured Event must occur within three hundred and sixty-five (365) consecutive days of the date of the Injury.

Changes to General Exclusions

General Exclusions

General Exclusion 9. is deleted and replaced by:

9. an Insured Person engaging in or taking part in or training for Professional Sports of any kind, other than when engaged cycling activities organised, sanctioned or controlled by the Insured.

Changes to AHI Standard Definitions

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording.

Aggregate Deductible means the aggregate value of claims that the Insured needs to pay within a Period of Insurance before We will pay a Benefit under this Policy.