ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700

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: 30/09/2026 at 4:00 pm* Expiry Date: 30/09/2027 at 4:00 pm* *Time stated as at the first-named Insured's registered address.
Date Issued:	13/10/2026
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, 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 including participation in organised training and races for Racing Members only 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

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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	$750
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
Domestic Help Benefit - Category A, Category B	$200
Expense Limitation	100%
Deferral Period	Nil
Benefit Period	52 Weeks
Domestic Help Benefit - Category C	$0
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
Home and Vehicle Modification Benefit - Category A	$10,000
Expense Limitation	100%
Home and Vehicle Modification Benefit - Category B	$5,000
Expense Limitation	85%

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Home and Vehicle Modification Benefit - Category C	$0
Non-Medicare Medical Expenses - Category A	$10,000
Expense Limitation	85%
Excess	$50
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
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 Benefits, no cover is provided in respect of them.

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Schedule of Endorsements

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.

Client Specific Endorsements

Trauma Counselling Benefit

Extent of Cover

“If an insured person suffers an bodily injury during the insurance period, or their spouse/partner or dependant child (ren), suffers psychological trauma, we will reimburse the insurance person of spouse/partner or dependent child(ren) for costs insurance for trauma counselling which is provided by a registered psychologist or psychiatrist”.

Compensation

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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.

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' is $50,000
   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 5. is deleted and replaced by:

5. racing and/or time trials of any form, other than on foot, with the exception of an Insured Person under Category A and Category B and Category C whilst competing in a race and/or time trial of any form.

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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 in cycling activities.

Changes to General Conditions

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

Aggregate Deductible
An Aggregate Deductible applies to this Policy. The Aggregate Deductible applicable for the Period of Insurance is $1,350,000

AHI will pay all compensation payable under this Policy to Insured Persons, or as otherwise set out in the Policy. The Insured will reimburse AHI for all compensation paid up to the value of Aggregate Deductible, as per the agreed reimbursement process. Once the Aggregate Deductible is exceeded no further reimbursement is payable to AHI.

Accident & Health International Underwriting Pty Ltd (ABN 26 053 335 952, AFSL 238261) (**AHI**) arranges insurance for Tokio Marine & Nichido Fire Insurance Co., Ltd. (ABN 80 000 438 291, AFSL 246548), administered by Tokio Marine Management (Australasia) Pty Ltd (ABN 69 001 488 455, AR No. 1313066). AHI provides general advice only. Insurance is subject to terms, conditions, limits, and exclusions. Please read the Product Disclosure Statement and Policy Schedule for full details.