

GROUP PERSONAL INJURY POLICY
THE SCHEDULE OF COMPENSATION

Policy Number	241885501351
Insured	Cycling Australia including all State / Territory Associations, affiliated clubs, event promoters
Insured Person(s)	<p>Category 1: All registered financial participating cyclists and non-participating officials, committee members, judges and all other Employees of the Insured not covered by Category 2 including apprentices, voluntary workers, work experience students and any prospective member/cyclists for up to four (4) weeks after initial approach to the Insured</p> <p>All Professional / Elite cyclists who have been selected to represent their country by Cycling Australia, or those cyclist vying for selection into international competition. The cover includes training and competitive cycling.</p> <p>Category 2: All Directors, officers, office bearers, managers and coaches, of the Insured</p>
Period Of Insurance	From: 4pm on 1 st January 2020 To: 4pm on 1 st January 2021
Aggregate Limit of Liability	\$5,000,000 any one Period of Insurance above the \$250,000 Aggregate Deductible
Annual Premium	As Agreed
Stamp Duty	As Agreed
Total	As Agreed
Geographical Limits	Worldwide (Limited to Australia in respect of Non-Medicare Medical Expenses)
Jurisdictional Scope:	Australia

SLE WORLDWIDE AUSTRALIA PTY LIMITED
A.B.N. 15 066 698 575 AFSL 237 268

SECTION A – CAPITAL BENEFITS											
Event 1	<p>Death</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Accidental Death Event 1 Adults 18-64 years</td> <td style="text-align: right;">\$50,000</td> </tr> <tr> <td>Accidental Death Event 1 Juniors Under 18 years</td> <td style="text-align: right;">\$10,000</td> </tr> <tr> <td>Accidental Death Event 1 Seniors 65 years and over</td> <td style="text-align: right;">\$10,000</td> </tr> <tr> <td>Accidental Death Event 1 Volunteers 18-64 years</td> <td style="text-align: right;">\$75,000</td> </tr> <tr> <td>Accidental Death Event 1 Volunteers Under 18 years</td> <td style="text-align: right;">\$10,000</td> </tr> </table>	Accidental Death Event 1 Adults 18-64 years	\$50,000	Accidental Death Event 1 Juniors Under 18 years	\$10,000	Accidental Death Event 1 Seniors 65 years and over	\$10,000	Accidental Death Event 1 Volunteers 18-64 years	\$75,000	Accidental Death Event 1 Volunteers Under 18 years	\$10,000
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Event 2 - 17	<p>As per Compensation Table \$100,000</p> <p>In respect to Insured Person's aged over 80 the Sum Insured is limited to \$10,000 as per the compensation table</p>										
SECTION B – WEEKLY BENEFITS											
Event 18	We will pay up to 85% of Income (as defined) up to \$500 per week whichever is the lessor. Benefit Period Up to 52 weeks each and every claim with a 21day Deferral Period each and every claim										
Event 19	We will pay up to 100% of the actual cost up to \$500 per week whichever is the lessor, Benefit Period Up to 52 weeks each and every claim and a 7 day Deferral Period each and every claim										
Event 20	We will pay up to 100% of the actual cost of home tutorial certified as necessary by a Medical Practitioner for the duration of the Temporary Total Disablement for up to \$500p/w whichever is the lesser. Benefit Period up to 52 weeks each and every claim with a 7 days Deferral Period each and every claim										
SECTION C – SPECIAL BENEFITS											
Non-Medicare Medical Expenses	<p>We will pay 85% of eligible Expenses as defined, after any reimbursement from a recognised private health fund, up to a maximum of \$5,000 any one period of Insurance</p> <p>Excess \$75 if the Insured Person is not in a Health Fund and Nil if the Insured Person are in a Health Fund</p> <p>Non Medicare includes Ambulance Costs</p>										
Domestic Help	<p>We will reimburse the cost of hiring domestic help from a recognised and licensed domestic help agency, provided that:</p> <ul style="list-style-type: none"> a) We do not pay for the cost of hiring members of the Insured Person's family or other relatives or persons permanently living with the Insured Person; and b) The domestic help is certified by a Medical Practitioner as being necessary to assist in the Insured Person's recovery from an injury <p>Up to \$200 per week, Benefit Period Up to 52 weeks each and every claim and a 7 day Deferral Period each and every claim</p> <p>All such costs must be incurred within (12) calendar months of and in relation to the Insured Person sustaining an Injury covered by the Policy.</p>										
Rehabilitation Costs	We will pay up to 100% of eligible expenses up to \$10,000 for any one Insured person (home and vehicle modification expenses)										

	SECTION C – SPECIAL BENEFITS
Travel and Accommodation Expenses	<p>We will reimburse reasonable travel and or accommodation expenses necessarily incurred as a result of an Injury (as defined) to an Insured Person. We will pay 100% of eligible expenses as defined up to \$3,000 for any one person. Cover is provided in respect to:-</p> <ul style="list-style-type: none"> a) In the direct transportation of the Insured Person to a hospital or place of treatment providing such medically referred treatment requires travel in excess of 100kms b) In the emergency attendance on the Insured Person of (1) one of the Insured Person's parents, guardian, spouse, partner or children, and which results in the need for overnight accommodation in either a registered hotel or motel. c) Travel expenses means the reasonable petrol costs associated when a private motor vehicle is used or reasonable domestic airfare charges in a properly licensed aircraft and these expenses are the result of the circumstances set out above in either (a) and (b). d) Accommodation expenses means the reasonable cost of overnight accommodation in either a registered hotel or motel. e) Food and beverages are not covered under Travel and Accommodation Expenses.
Funeral Expenses	We will pay 100% of eligible Expenses up to \$10,000

Endorsements

Definition "Injury (d) is deleted and replaced by:-

Cover under this policy shall apply whilst the Insured Person is engaged in activities officially authorised or sanctioned by the Insured including:

1. Administration, meetings, official functions, Sanctioned Events and competitions
2. Participating in organised social or fundraising activities of the Insured.
3. Authorised voluntary work on behalf of the Insured
4. For registered financial members benefits are applicable to injury occurring during any Sanctioned Event and all bike riding activities 24 hours a day, unless an Insured Person(s) is competing in an event/race that is not Sanctioned under endorsed protocols of an "affiliated entity" of CyclingAustralia
5. Travelling directly to or from the above sanctioned activities and to the Insured Person's place of residence or place of employment

It is hereby declared and agreed the following "Definitions" are added to the policy

"Sanctioned Event"

A sanctioned event is a 'Race', 'Ride' or 'Training' activity conducted under the endorsed protocols of an affiliated entity of Cycling Australia and when all the participants in that event are Registered Financial Members of Cycling Australia. An affiliated entity includes a State Association, Club or registered promoter who has satisfied their terms of affiliation. A race is a competitive cycling event where placings and times may be awarded.

“Professional / Elite Cyclist”

Individual(s) who represent Australia at Olympic Games and/or Commonwealth Games; and/or when representing a listed UCI World Tour team (including but not limited to the Tour de France, the Giro d'Italia, the Vuelta a Espana – as well as prestigious international one-day classics).

“Drugs & Alcohol Exclusion”

It is hereby declared and agreed that no indemnity is afforded to the Insured Person as defined in the policy in the event of an accident caused by, arising out of or in connection with the Insured Person being under the influence or effect of alcohol or drugs.

Non Australian Residents

Benefits will be paid 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 the Insured Person leaves Australia.

It is hereby declared and agreed Exclusion 13 is deleted in full

It is hereby declared and agreed that no cover is afforded under this policy in respect to members whilst riding BMX or Mountain Bikes. But this exclusion does not apply to the following:-

Members participating in Sanctioned Cyclocross Events

Members riding BMX or Mountain Bikes on sealed surfaces or designated public roads (where road rules apply) for recreational purposes.

In respect to members participating in Sanctioned Cyclocross Events Section A – Events 2 & 3 the Benefit is reduced to \$50,000

The following additional Definition is added to the Policy:-

“Mountain Bike” means any bike designed or modified to enable it to be ridden on unsealed surfaces.

Extent Of Cover	Group Personal Injury Wording January 2020
Age Limitation	Over 5 years and under 90 years
Broker	Marsh – Melbourne Level 8, 570 Bourke Street Melbourne, VIC 3000
Insurer	100% underwritten for certain underwriters at Lloyd's of London by their agent SLE Worldwide Australia Pty Limited under binding authority B0775RCB16319.

Signed & Dated

