

Sports Personal Accident – Renewal Policy Schedule

Policy Number: 2000002309

Issued: 01 May 2019

Insured: Australian Bushmen's Campdraft and Rodeo Association

Insured Address: Care of broker, Lvl 1, 1265 Nepean Highway, Cheltenham, VIC, 3192

Brokerage: Affinity Risk Partners (Brokers) Pty Ltd T/AS Affinity Insurance Brokers

Brokerage Address: 1/1265 Nepean Highway, Cheltenham Melbourne, VIC 3192 Australia

Policy Period: From: 30 April 2019 at 4pm local standard time
 To: 30 April 2020 at 4pm local standard time
 (both dates inclusive)

Policy Wording: LIU Sports Personal Accident PDS and Policy Wording (06-18)

Operative Time: As per Policy

Endorsements: See accompanying documentation

Benefits: As Per Schedule of Benefits

Does an aggregate deductible apply to this risk? No

Policy – Schedule of Benefits:

Category 1 - Insured Persons: All registered Competitors while participating in events organised and sanctioned by the Australian Bushmen’s Campdraft and Rodeo Association event approval process provided the registered competitors have paid a fee prior to competing.

Sport	Equine events			Benefit Payable / Sum Insured
Part A	Death and Capital Benefits			\$50,000
Part B	Fractured Bones			\$2,500
Part C	Weekly Injury Benefit	Home Help	100% of actual costs incurred up to	\$0
			Benefit Period	26 weeks
			Excess Period	7 days
		Loss of Income	85% of salary up to	\$500
			Benefit Period	52 weeks
			Excess Period	14 days
		Student Help	100% of actual costs incurred up to	\$0
			Benefit Period	26 weeks
			Excess Period	7 days
Part D	Dental Injury			As per Policy
Part E	Non Medicare Medical Expenses		85% of expenses up to	\$1,000
			Excess	\$100

Policy – Schedule of Benefits (continued):

Category 2 - Insured Persons: All Voluntary Workers of the Insured including Arena Staff, Judges, Clowns and Pick Up Riders.

Sport		Equine VW's		Benefit Payable / Sum Insured
Part A	Death and Capital Benefits			\$50,000
Part B	Fractured Bones			\$2,500
Part C	Weekly Injury Benefit	Home Help	100% of actual costs incurred up to	\$300
			Benefit Period	26 weeks
			Excess Period	7 days
		Loss of Income	85% of salary up to	\$500
			Benefit Period	104 weeks
			Excess Period	7 days
Student Help	100% of actual costs incurred up to	\$300		
	Benefit Period	26 weeks		
	Excess Period	7 days		
Part D	Dental Injury			As per Policy
Part E	Non Medicare Medical Expenses	85% of expenses up to		\$10,000
		Excess		\$100

Policy Aggregate Limits of Liability

Personal Accident	Any One Occurrence	\$5,000,000
	Non Scheduled Flying	\$500,000

For contact details of our **claims provider** please see How to make a Claim in the Policy or, scan this code and save the details to your smart phone



Group Personal Accident – Operative Time

Issued: 01 May 2019

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Policy Period:	From: 30 April 2019 at 4pm local standard time To: 30 April 2020 at 4pm local standard time (both dates inclusive)
Policy Wording:	LIU Sports Personal Accident PDS and Policy Wording (06-18)

It is hereby declared and agreed with effect from 30 April 2019 the following amendments are noted:

The operative time is amended as follows for Category's 1 & 2:

operative time means, cover applies:

1. whilst participating in a sanctioned event of the insured;
2. whilst acting as an official or a judge for a sanctioned event of the insured;
3. whilst travelling to or from the authorised activities of the insured;
4. for non-paid insured persons whilst undertaking tasks at the direction, and under the auspices, of the insured, during the policy period.

It is further hereby agreed that General Exclusion 1c. is deleted and amended to read as follows:
training for or participating in professional sport of any kind other than activities authorised by the Australian Bushmen's Campdraft and Rodeo Association.

In all other respects the **Policy** remains unaltered.

Group Personal Accident – Category 1 - additional benefits

Issued: 01 May 2019

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Policy Period: From: 30 April 2019 at 4pm local standard time
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(both dates inclusive)

Policy Wording: LIU Sports Personal Accident PDS and Policy Wording (06-18)

It is hereby declared and agreed with effect from 30 April 2019 the following amendments are noted:

The following additional benefits are removed in their entirety for Category 1 only.

- Accidental HIV
- Accommodation and Transport benefit
- Bed care benefit
- Childcare benefit
- Coma benefit
- Dependent child benefit
- Education benefit
- Emergency cash advance
- Financial planning benefit
- Medically necessary Cosmetic Surgery
- Membership benefit
- Modification benefit
- Premature childbirth or miscarriage
- Spouse or partner employment training benefit
- Transportation benefit
- Tuition benefit
- Unforeseen expenses – Clothing, Medical Aids

In all other respects the **Policy** remains unaltered.

Group Personal Accident – Weekly Injury Benefit - Category 1

Issued: 01 May 2019

Policy Number: 2000002309

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Policy Period:	From: 30 April 2019 at 4pm local standard time To: 30 April 2020 at 4pm local standard time (both dates inclusive)
Policy Wording:	LIU Sports Personal Accident PDS and Policy Wording (06-18)

It is hereby declared and agreed with effect from 30 April 2019 the following amendments are noted:

The cover for Category 1 under Part C - Weekly Injury Benefit losses are limited to a maximum of \$5,000 any one claim.

In all other respects the **Policy** remains unaltered.