

Placing Slip

Type of Cover:	Sports Injury – Player Accident Insurance Policy
Insurer:	Sportscover Australia Pty Ltd AFS Licence No. 230914 ACN: 006 637 903 ABN: 43 006 637 903
Underwritten by:	Certain Underwriters at Lloyd’s under contract number B1338 16SCA0023
Policy Form/Ref.:	Sportscover Australia Pty Ltd Sports Injury (For Sporting Bodies, Associations and Clubs) 01.17
Policy Number:	TBA
Policy Period:	From: 31 st December 2017 To: 31 st December 2018 At 4.00pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.
Insured(s):	Surfing Australia Limited, Licenced State Associations, Licenced Holders, Committees and Voluntary Workers. ABN 91 828 043 399
Business:	The running of administration offices, clubs and social activities, competitive events, training and coaching, Gymnasium and Accommodation at High Performance Centre, Filming, Publisher and Broadcaster of surf and other media contents including websites and television, hiring, tour operators and associated activities involving surfing and surf schools and property owners, and any other occupation incidental thereto.
Note to Business:	Surfing means Competition, Training, Social Surfing, Stand Up Paddle Boarding and Body Boarding and all other Surfing related activities.
Situation:	<ol style="list-style-type: none">Suite 215 and Suite215a The Strand 72-80 Marine Parade COOLANGATTA QLD 4225Mainwarning Precinct 1 Barclay Drive CASUARINA NSW 2487
Team/Members:	3,400
Insured Person/s:	Financial Members of the Insured

Scope of Cover:

Scope of Cover under this policy means:

- Playing of official matches under the auspices of The Insured
- Engaged in organised training or practice (including practice matches) for the Sport as noted in the Schedule
- Travelling directly to or from or between activities described in (a) or (b) above and the Insured Person’s Normal Place of Residence or place of employment. Any amount payable under Section 4.1 Capital Benefit shall be limited to 20% of applicable Benefit.
- Actually engaged in administrative or organised social activities of the Insured

Policy Benefits:

CAPITAL BENEFITS

Bodily Injury sustained by an Insured Person during the Scope of Cover which within twelve calendar months results in:

Capital Benefits	\$75,000
If an Insured has NO dependents then the policy coverage is limited to	\$10,000
The percentage of this amount which is payable for each of the Events 1 to 14 is set out in the policy	

MEDICAL BENEFITS

(If noted below you have purchased this section)

Medical Benefits

The percentage of the medical Expenses covered under this section is	100%
The maximum payment per claim for physiotherapy expenses covered under this Section is	\$2,500

The following rebate percentages apply:

Visit 1 to 5	95% of the fee charged less rebates from other sources
Visit 6 to 10	80% of the fee charged less rebates from other sources
All other visits	75% of the fee charged less rebates from other sources

Non Medicare Benefits	\$2,500
Fractured Bones Lump Sum	\$2,000
Loss of Teeth/Dental	\$1,000
Any injury not shown above caused as a result of a shark attack limit	\$1,000
A Laceration which requires more than twenty (20) stitches	\$1,500

The excess payable for each claim under this section is	\$20 Excess
The maximum amount payable per claim under this Section	as stated

Aggregate Limit of Liability:

Any one Period of Insurance	\$1,000,000
Non-Scheduled Aircraft	\$100,000

Amendments:

It is hereby agreed and declared the Definition of Insured Person is deleted and replaced by: Voluntary workers, directors and committee members whilst actually engaged in and on behalf of the Insured but only whilst such work has been officially organized and under the direction of the Insured including necessary travel directly to and from or during such voluntary work.

Furthermore the Definition of Operative Time is amended to read as:

Whilst under the auspices, control or direction of your relevant sports association and/or club for the sole purpose of unpaid voluntary work.

Other Benefits:

1. Injury Assistance and Parents Inconvenience Benefit
2. Rehabilitation Benefit
3. Bed Care Benefit
4. Dependant Children's Allowance
5. Home Renovation Benefit
6. Funeral Expenses Benefit
7. In Memoriam Benefit
8. Kidnapping Benefit
9. Membership Benefit

COOLING OFF PERIOD

You have the right to cancel and return the insurance contract within 14 days of the date it was issued to you or was varied to add a new policy section (cooling off period), unless you make a claim under the contract within the cooling off period.

If you cancel it in this time, we will return you any premium you have paid us. To cancel, you must notify us within the cooling off period. You can do this by putting it in writing to your broker. To cancel at other times, please see "Cancelling a Policy" in your policy wording.