

COVERAGE SUMMARY

Type of Cover:	Sports Personal Accident Insurance
Insurer:	ATC Insurance Solutions Pty Ltd ABN 25 121 360 978 AFS Licence Number 305802
Underwritten by:	Certain Underwriters at Lloyd's
Policy Form/Ref.:	ATC Sports Personal Accident Insurance Version 1.1 WRD104
Policy Number:	ATCSI-34072
Policy Period:	From: 31 December, 2018 To: 31 December, 2019 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 ABN 91 828 043 399
Situation:	7 Barclay Drive CASUARINA NSW 2487
Sport/Business:	The running of administration office, club 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.
Teams/Members:	3,400
Territorial Limits:	Worldwide

Scope of Cover

Cover under this policy will be operative whilst a Covered Person is undertaking the following activities arranged by or under the auspices of the Insured:

- Playing or taking part in club, representative, state or national games or competitions
- Attending a training or practice session
- Administrative, social or fundraising activities of the Insured
- Travelling to, from or between activities stated above and a Covered Person's normal place of residence or employment. Any amount payable under Section 4.6 Section A: death and Section B: capital benefits shall be limited to 20% of applicable benefit.

Covered Persons:

Category A

All registered members, voluntary workers, directors and committee members whilst actually engaged in and on behalf of the Insured but only whilst such work has been officially organised and under the direction of the Insured including necessary travel directly to and from or during such voluntary work.

Section A: Death	\$75,000
Section B: Capital Benefits	\$75,000
Section C: Permanent Total Disablement from Sickness	Not Applicable

MARSH ADVANTAGE INSURANCE

Section D: Loss of Income	Not Applicable
Waiting Period	Not Applicable
Benefit Period	Not Applicable

Additional Benefits:

- | | |
|--|-----------------------------|
| 1. Non-Medicare Medical Expenses | |
| a. Percentage of expenses paid | 100% |
| b. Maximum sum insured | \$2,500 |
| c. Excess (each and every claim) | \$20 |
| d. Benefit Period (number of weeks) | up to a maximum of 52 weeks |
| 2. Student Allowance | Not Insured |
| 3. Parents Inconvenience Allowance | |
| a. Daily benefit | \$25 up to \$500 |
| b. Waiting Period (consecutive days) | 14 Days |
| c. Excess (each and every claim) | Nil |
| 4. Hospitalisation Benefit | Not Insured |
| 5. Coma Benefit (in addition to Additional Benefit 4) | Not Insured |
| 6. Home Modification and Relocation Assistance | \$10,000 |
| 7. Rehabilitation Expenses | \$1,000 |
| 8. Retraining Expenses | \$1,000 |
| 9. Membership Fees Benefit | Not Insured |
| 10. Funeral Expenses | \$5,000 |
| 11. Domestic Duties Assistance | Not Insured |
| 12. Personal Property Expenses | |
| a. Maximum sum Insured | \$250 |

Memoranda

Memorandum 1 – Added Definition

It is hereby noted and agreed that the following definition is added to this Policy:

MAXIMUM ACCUMULATION LIMIT means the maximum amount payable under this Policy for all claims made during the Policy Period stated on the Schedule.

Memorandum 2 – Fractured Bones Lump Sum

It is hereby noted and agreed that the following section is added to this policy:

Fractured Bones Lump Sum \$2,000

Memorandum 3 – Loss of Teeth/Dental

It is hereby noted and agreed that the following section is added to this policy:

Loss of Teeth/Dental \$1,000

Memorandum 4 – Shark Attack

Any injury not shown above caused as a result of a shark attack \$1,000

Memorandum 5 – Laceration

A laceration which requires more than twenty (20) stitches \$1,500

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.