

## COVERAGE SUMMARY

<b>Type of Cover:</b>	Personal Accident – Sports Injury
<b>Insurer:</b>	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence Number 239545
<b>Policy Form/Ref.:</b>	QBE Sports Injury Accident and Health Insurance Policy and Product Disclosure Statement QM360-0312 Date Effective: 26 <sup>TH</sup> March 2012
<b>Policy Number:</b>	AS A045647 PAD
<b>Policy Period:</b>	From: 4.00pm 31 <sup>ST</sup> December 2016 To: 4.00pm 31 <sup>ST</sup> December 2017
<b>Period of Insurance:</b>	12 Months from Inception
<b>Insured:</b>	Surfing Australia Limited, World Surf League, Mysurf.tv. Licenced State Associations, Licenced Holders, Member Surf Schools, Accredited Coaches, Affiliated Clubs, Committees, Registered Members (Including Professional), Voluntary Workers, Contract Coaches, Contract Judges, Contract Lifeguards and declared Event Contractors.
<b>Business:</b>	The running of administration offices, clubs and social activities, competitive events, training and coaching, Gymnasium and Accommodation at High Performance Centre, Skate Ramps, 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.
<b>Note to Business:</b>	Surfing means Competition, Training, Social Surfing, Stand Up Paddle Boarding and Body Boarding and all other Surfing related activities.
<b>Principal Location:</b>	1. Suite 215 and Suite 215a The Strand 72-80 Marine Parade COOLANGATTA QLD 4225  2. Mainwaring Precinct 1 Barclay Drive CASUARINA NSW 2487

## COVERAGE SUMMARY (Continuation)

**Insured Person(s):** Financial Members of the Insured

**Category of Exposure:** Members

### **Time of Operation of Cover:**

#### **CODE 205 Activities and Associated Travel**

Cover under this policy shall apply whilst the insured person is engaged in officially sanctioned activities involving:

- Participating in club, representative, state or national events
- Training arranged by the insured
- In an administrative capacity as an official or trainer or fundraiser
- Unpaid voluntary work performed on behalf of the Insured

#### **Cover shall also include:**

- Travelling directly to and from the above sanctioned activities and Insured person's place of residence or place of employment; and
- Staying away from home whilst engaged in the above sanctioned activities.

**Geographical Limit:** Australia Wide

**Aggregate Limit of Liability:** \$ 1,000,000

Non-Scheduled Aircraft \$ 100,000

**Type of Cover:** 24 Hours

## COVERAGE SUMMARY (Continuation)

**Scope of Cover:** 24 Hours 365 Days

The Policy provides a choice of cover. You can choose any or all of the following types of cover:

- Section A – Capital Benefits
- Section B – Weekly Benefits – Injury
- Section D – Injury Assistance Benefits
- Section E – Non Medicare Medical Expenses

The types of cover you have chosen will be shown below

### Section A:

#### **Capital Benefits**

We will pay amounts set out in the compensation tables in this section of the Policy in respect of an insured person if the payable conditions shown

- Occur during the period of insurance
- Are a result of injury during the time of operation of cover.

Capital Benefit	1-30	\$75,000
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### Section E:

#### **Non Medical Medicare**

Note: Physio Benefits (of the fee charged less rebates from other Sources)	\$2,500
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Limited to	100% of Expenses Incurred
Visits 1 to 5	95%
Visits 6 to 10	80%
All other Visits	75%
Excess	\$20

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
Fractured Bones	Lump Sum \$2,000
Loss of Teeth/Dental	\$1,000

## **C O V E R A G E   S U M M A R Y (Continuation)**

### **Cooling-off Information**

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Financial Services Provider electronically or in writing within 21 days from the date the Policy commenced.

This cooling-off right does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights however your Financial Services Provider may deduct certain amounts from any refund for administration costs or any non-refundable taxes.

If your Policy is for an event that will start and finish within the 21 day cooling-off period, you can only exercise your right before the event starts or the expiry of the cooling-off period, whichever is the earlier. For example, for travel insurance, the commencement of the journey is the event.