

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755



RENEWAL NOTICE

This policy will expire on the date and time set out below. We invite you to renew this policy on the terms and conditions as outlined below. To ensure continuity of cover, written instructions must be received prior to the Expiry Date and time.

Policy Type: Corporate Travel
Policy Number: 0027508
Insured: Australian Football League
Insured Persons: All Players, Management, Coaching Staff and Support Staff of the Insured
Period of Insurance: Inception Date: 01/11/2023 at 4:00 pm (local standard time)
Expiry Date: 01/11/2024 at 4:00 pm (local standard time)
Arrangement Date: 01/11/2023
Broker: Marsh Sport
Policy Wording: CT SPDS COVID Cover 16122021, CT 05102021
Scope of Cover: Business Travel: Whilst on Journey to a destination outside the Business Travel Radius stated in the Policy Schedule.
Territorial Limits: Worldwide

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SCHEDULE OF BENEFITS

Aggregate Limit of Liability	\$4,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$2,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism	\$1,000,000
Maximum Age Limit (sub-limits may apply)	85
Maximum Age Limit (Life Insurance)	65
Policy Currency	AUD
Business Travel Radius (km)	100
Excess	\$100

Benefits	Sum Insured
Death and Capital Benefits	\$100,000
Income Multiplier	7
Maximum payable for Insured Persons not earning an Income	\$100,000
Weekly Injury Benefit	\$0
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$5,000
Injury Resulting In Surgery	\$20,000
Sickness Resulting In Surgery	\$20,000
Loss of Teeth or Dental Procedures	\$1,000
Maximum payable per Tooth	\$250
Accidental HIV Infection Lump Sum Benefit	\$10,000
Childcare Benefit	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit	\$15,000
Dependent Child Supplement Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Driver Services Benefit	\$0
Education Fund Benefit	\$15,000
Maximum payable per Dependent Child	\$7,500
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$10,000
Home and Vehicle Modification Benefit	\$10,000
Orphaned Benefit	\$30,000
Maximum payable per Dependent Child	\$10,000
Partner Accidental Death Benefit	\$30,000

Sydney

Melbourne

Brisbane

Perth

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Partner Training Benefit	\$15,000
Retraining and Rehabilitation Expenses Benefit	\$0
Unexpired Membership Benefit	\$1,000
Medical and Medical Evacuation Expenses	\$1,000,000
Maximum payable for Medical Evacuation	\$10,000
Ongoing Medical Expenses	\$1,000,000
Maximum payable for Ongoing Medical Expenses outside Australia	\$50,000
Hospitalisation Overseas Expenses Benefit	\$6,000
Daily Benefit	\$200
Benefit Period	30 Days
Additional and/or Forfeited Expenses	\$10,000
Corporate Event Benefit	\$5,000
Hijack Benefit	\$30,000
Daily Benefit	\$1,000
Benefit Period	30 Days
Illegal Detention Benefit	\$15,000
Daily Benefit	\$500
Benefit Period	30 Days
Legal Expenses	\$50,000
Missed Transport Connection	\$10,000
Overbooked Flight Benefit	\$2,500
Pet Boarding Expenses Benefit	\$2,500
Repatriation of Mortal Remains / Funeral Expenses	\$50,000
Trauma Counselling Benefit	\$10,000
Loss of Deposits and Cancellation Expenses	\$5,000
Baggage Benefit	\$5,000
Maximum payable for Any One Article	50%
Data Connection Benefit	\$2,000
Data Recovery Benefit	\$5,000
Delayed Baggage	\$3,000
Electronic Equipment	\$5,000
Excess	\$250
Identity Theft Extension Benefit	\$20,000
Lost Keys and Locks	\$1,000
Money Benefit	\$1,000
Repatriation of Belongings Benefit	\$2,500
Kidnap, Detention, Extortion and Ransom	\$0
Extra Territorial Workers Compensation	\$0
Hire Vehicle Expenses Benefit	\$5,000
Private Vehicle Excess Benefit	\$5,000

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Towing Expenses	\$5,000
Alternative Employee / Resumption of Journey Expenses Benefit	\$0
Personal Liability	\$5,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$0
Evacuation Accommodation Expenses	\$0
Search and Rescue Expenses	\$20,000
Life Insurance	\$0
Financial Collapse Benefit	\$25,000
Non-Medicare Medical Expenses	\$1,000
Expense Limitation	100%

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Full Insured Name

Each State and Territory Association directly affiliated to the Australian Football League and their Affiliations, Associations and Clubs (excluding the 18 National Clubs forming the National AFL competition)

Non Medicare Medical Expenses

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and incurs Non-Medicare Medical Expenses which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the above expenses. The maximum amount We will pay is shown in the Policy Schedule against "Non- Medicare Medical Expenses".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to Benefit Exclusions

The following exclusion is deleted from the exclusions in the Policy Wording against Hire Vehicle Excess Benefit.

1. No cover is provided for expenses relating to the rental of a Commercial Hire Vehicle, recreational vehicle (RV) or camper van.

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IMPORTANT NOTICES

Privacy

We are committed to protecting your privacy. We use the information you provide us to quote on your application for a policy, to provide the insurance, administer the policy and assess and manage any claims. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy.

If you do not provide us with full information, we cannot properly quote for your insurance and we cannot insure you. You can check the personal information we hold about you at any time. Such application should be directed to AHI in writing where it will be considered by their internal Privacy Disputes Department.

If you provide us with personal information about anyone else, we rely on you to have their consent if you will be providing their information to us, and that you have told them to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters.

For more information about our Privacy Policy, please visit our website to obtain a copy:
<http://www.ahiinsurance.com.au>

We reserve the right to amend these terms if new claims with a date of loss prior to the Expiry Date are submitted