



Group Personal Accident and Sickness Policy Schedule – Certificate of Currency

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| CLASS OF INSURANCE: | Group Personal Accident and Sickness |
| POLICY No.: | 00391 |
| UNIQUE MARKET REFERENCE: | B0775RCB13823 |
| INSURED: | Auscycling Limited |
| INSURED PERSON(S): | All Affiliated Clubs, All Registered Members, All Temporary Members, All Officials, All Accredited Coaches, Race Directors, Judges, Directors, Executives, Committee Members, Employees And Event Promotors Of The Insured Including Apprentices, Voluntary Workers And Work Experience Students |
| INSURANCE PERIOD: | From: 30 September 2023 at 4:00 pm (AEST) To: 29 February 2024 at 4:00 pm (AEST) |
| SCOPE OF COVER: | Activities which are authorised or sanctioned and under the control of the Insured including: <ol style="list-style-type: none">1. Administration, meetings, official functions, races, organised training, events and competitions2. Participating in organised social or fundraising activities of the Insured.3. Authorised voluntary work (including voluntary trail building) on behalf of the Insured.4. For registered athletes, benefits are applicable to injury occurring during any and all bike riding activities 24 hrs a day.5. Travelling directly to or from or between activities described in 1 to 3 above. And any other activity incidental thereto |
| POLICY WORDING: | 360GPASPDSV323 |
| INSURER: | Certain Underwriters at Lloyd's |
| ARRANGEMENT DATE: | 6 th October 2023 |
| BROKER: | Marsh Pty Ltd |
| TERRITORIAL LIMITS: | Worldwide |
| AGGREGATE LIMIT OF LIABILITY: | \$2,000,000 |
| NON- SCHEDULED FLIGHT AGGREGATE LIMIT OF LIABILITY: | \$500,000 |
| TOTAL PREMIUM: | As Agreed |



Schedule of Benefit

| SECTION | MAXIMUM BENEFIT PAYABLE EACH INSURED PERSON |
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| Section A – Lump Sum Benefits <i>Insured Event 1 – 18 years of age and over</i> <i>Insured Event 1 – Under 18 years of age</i> <i>Insured Event 2 – 18</i> | <u>Racing & Recreational Members/ Non-Riding (Volunteers/Officials):</u> \$50,000 <u>Free Trial Members:</u> No Cover <u>Day Licence:</u> \$25,000 <u>Racing & Recreational Members/ Non-Riding (Volunteers/Officials):</u> \$10,000 <u>Free Trial Members:</u> No Cover <u>Day Licence:</u> \$10,000 <u>Racing & Recreational Members/ Non-Riding (Volunteers/Officials):</u> \$100,000 <u>Free Trial Members:</u> No Cover <u>Day Licence:</u> \$25,000 |
| Section B – Surgical Lump Sum Benefits – Bodily Injury resulting in Surgery <i>Insured Event 19 – 23</i> | \$0 |
| Section C – Surgical Lump Sum Benefits – Sickness resulting in Surgery <i>Insured Events 24 – 27</i> | \$0 |
| Section D – Weekly Benefits – Bodily Injury <i>Insured Events 28 – 29</i> | <u>Racing & Recreational Members/ Non-Riding (Volunteers/Officials):</u> \$500 <u>Free Trial Members / Day Licence:</u> No Cover |
| Section E – Weekly Benefits – Sickness <i>Insured Events 30 – 31</i> | \$0 |
| Maximum % of Salary payable | <u>Racing & Recreational Members/ Non-Riding (Volunteers/Officials):</u> 85% <u>Free Trial Members / Day Licence:</u> No Cover |
| Excess Period | <u>Racing & Recreational Members/ Non-Riding (Volunteers/Officials):</u> 28 days <u>Free Trial Members / Day Licence:</u> No Cover |

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| Benefit Period | Racing & Recreational Members/ Non-Riding (Volunteers/Officials): 52 weeks Free Trial Members / Day Licence: No Cover |
| Section F – Fractured Bones Benefit <i>Insured Events 32 – 39</i> | \$0 |
| Section G – Dental Benefits <i>Insured Events 40 – 41</i> | \$0 |
| Return to work assistance/rehabilitation/retraining | \$20,000 |
| Transport to and from work benefit | \$25 per day max 12 weeks |
| Re-imburement of professional or membership fees | \$250 per membership max 2 |

SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER 00391

Non-Medicare Medical Expenses

If, an insured person suffers a bodily injury during the insurance period and whilst engaged on authorised activities, we will reimburse the Non-Medicare medical expenses, provided they are incurred within twelve (12) months of the bodily injury.

Non-Medicare medical expenses may include private hospital, physiotherapy, chiropractic, osteopathy, ambulance and in some cases where there is no Medicare component, fees for doctor, surgeon, x-ray. Dental treatment is not covered unless such treatment is necessarily incurred to sound and natural teeth and is caused by bodily injury and performed by a dentist.

Please note:

- Any benefit payable under Non-Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense.
- We shall not be liable for any payment in respect of the rendering of a professional service for which Medicare benefit is, or would be payable in accordance with the Health Insurance Act 1973.
- No benefit is payable for any expenses where a Medicare benefit is paid or payable including the balance of monies due or payable by the insured person after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly referred to as the “Medicare Gap”).
- In the event of an insured person becoming entitled to a refund or all or part of such expenses from any other source we will only be liable for the excess of the amount recoverable from such other source.

The following Benefit Limits apply:

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| <u>Racing Members:</u> | 85% up to \$7,500 (\$75 Excess, \$Nil if Privately Insured) |
| <u>Recreational Members:</u> | 85% up to \$7,500 (\$75 Excess, \$Nil if Privately Insured) |
| <u>Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training:</u> | 85% up to \$7,500 (\$75 Excess, \$Nil if Privately Insured) |
| <u>Free Trial Member:</u> | 85% up to \$1,000 (\$75 Excess, \$Nil if Privately Insured) |
| <u>Day Licence:</u> | 85% up to \$2,500 (\$75 Excess, \$Nil if Privately Insured) |

Student Tutorial Costs

If, as a result of a bodily injury during the insurance period, an insured person is not in receipt of a pre-disability salary and entitled to claim a benefit under insured events 28 or 29, we will pay up to \$200 per week for the cost of student tutorial fees reasonably and necessarily incurred for an aggregate period of 26 weeks with a 14 day excess period. No cover applicable for Free Trail Members. Cover only applies if:

- I. The insured person is a registered full time student.
- II. Such fees are certified by a doctor as being necessary for the insured person as they are unable to attend class due to the bodily injury.
- III. Such fees are paid to persons other than members of the insured person's family or other relatives or persons permanently living with the insured person.

Domestic Home Help

If, as a result of a bodily injury during the insurance period, an insured person is not in receipt of a pre-disability salary and entitled to claim a benefit under Insured Events 28 or 29, we will pay up to \$200 per week for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred for an aggregate period of 52 weeks. No cover applicable for Free Trail Members. Cover only applies if:

- I. Such child-minding services and domestic help are carried out by persons other than members of the insured person's family or other relatives or persons permanently living with the insured person.
- II. Such child-minding services and domestic help is certified by a doctor as being necessary for the recovery of the insured person.

Counselling Support

If an insured person suffers an bodily injury during the insurance period, or their spouse/partner or dependent child(ren), suffers a psychological trauma, we will reimburse the insured person or the spouse/partner or dependent child(ren) for costs incurred for trauma counselling which is provided by a registered psychologist or psychiatrist (who is not an insured person or a relative) subject to a medical specialist certifying that such treatment was necessary for the wellbeing of the insured person. The following Benefit Limits apply:

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| <u>Racing Members:</u> | \$1,000 per week up to max. \$10,000 |
| <u>Recreational Members:</u> | \$1,000 per week up to max. \$10,000 |
| <u>Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training:</u> | \$1,000 per week up to max. \$10,000 |
| <u>Free Trial Member:</u> | No Cover |
| <u>Day Licence:</u> | \$1,000 per week up to max. \$5,000 |

Parent Inconvenience

If an insured person suffers a bodily injury during the Insurance period and is:

- I. not in receipt of a pre-disability salary; and
- II. entitled to claim a benefit under Section D – Weekly Benefits – Bodily Injury

We will pay any non-medical expenses incurred by the insured person's custodial parents, in order to visit the Insured person in hospital. For the purpose of this benefit only non-medical expenses include items such as transportation and accommodation costs certified as necessary by a doctor. **The following Benefit Limits apply:**

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| <u>Racing Members:</u> | \$30 per day up to max. \$10,000 (14 day excess; 52 week benefit period) |
| <u>Recreational Members:</u> | \$30 per day up to max. \$10,000 (14 day excess; 52 week benefit period) |
| <u>Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training:</u> | \$30 per day up to max. \$10,000 (14 day excess; 52 week benefit period) |
| <u>Free Trial Member:</u> | No Cover |
| <u>Day Licence:</u> | \$30 per day up to max. \$5,000 (14 day excess; 52 week benefit period) |

Funeral Expenses

If during the insurance period and whilst the person is an insured person and engaging in work authorised by and under the control of the insured, an insured person dies, we will reimburse the insured or the estate of the insured person:

- I. Funeral, burial or cremation and associated expenses; or
- II. Expenses incurred in transporting the insured person's body or ashes to a place nominated by the legal representative of the insured person's estate.

The following Benefit Limits apply:

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| <u>Racing Members:</u> | \$10,000 |
| <u>Recreational Members:</u> | \$10,000 |
| <u>Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training:</u> | \$10,000 |
| <u>Free Trial Member:</u> | No Cover |
| <u>Day Licence:</u> | \$5,000 |

Travel and Accommodation Expenses

We will reimburse reasonable travel and or accommodation expenses necessarily incurred as a result of a bodily injury to an insured person. Cover is provided in respect to:-

- I. In the direct transportation of the insured person to a hospital or place of treatment providing such medically referred treatment requires travel in excess of 100kms
- II. In the emergency attendance on the insured person of (1) one of the insured person's parents, guardian, spouse, partner or children, and which results in the need for overnight accommodation in either a registered hotel or motel.
- III. Travel expenses means the reasonable petrol costs associated when a private motor vehicle is used or reasonable domestic airfare charges in a properly licensed aircraft and these expenses are the result of the circumstances set out above in either (I) and (II).
- IV. Accommodation expenses means the reasonable cost of overnight accommodation in either a registered hotel or motel.
- V. Food and beverages are not covered under Travel and Accommodation Expenses.

The following Benefit Limits apply:

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| <u>Racing Members:</u> | \$3,000 |
| <u>Recreational Members:</u> | \$3,000 |
| <u>Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training:</u> | \$3,000 |
| <u>Free Trial Member:</u> | No Cover |
| <u>Day Licence:</u> | \$1,500 |

Rehabilitation Costs

If during the insurance period an insured person suffers a bodily injury, we will pay all reasonable and actual costs for modifications to the insured person's home, work or motor vehicle. This benefit is only payable where the modifications are undertaken with our written consent and the agreement of the insured persons treating doctor, and only in respect of one home, workplace or motor vehicle. The following Benefit Limits apply:

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| <u>Racing Members:</u> | \$10,000 |
| <u>Recreational Members:</u> | \$10,000 |
| <u>Non-Riding (Volunteers/Officials) Only covered when acting in an official capacity at AusCycling Sanctioned Events & Training:</u> | \$10,000 |
| <u>Free Trial Member:</u> | No Cover |
| <u>Day Licence:</u> | \$5,000 |



Aggregate Deductible means the amount we will not pay in any one insurance period. We will not pay the first \$415,000 in claims for the Insurance Period.

Age Limit

It is hereby declared and agreed that the age limit under this policy is increased to 100 years of age.

Cyber Risks Endorsement

Any benefits for bodily injury or sickness due to:

- i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above

are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Any benefits for Bodily Injury or Sickness caused by or arising out of a Cyber Act or a Cyber Incident are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident means:

- I. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- II. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to herein.

IN WITNESS WHEREOF this Certificate has been signed in Sydney

This 18th day of October 2023



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Authorised Signatory
360 Accident and Health Pty Ltd