

SUMMARY OF DISCRETIONARY TRUST ARRANGEMENT / SCHEDULE

The DT Arrangement is a Managed Investment Scheme made up of - two parts:

- The Scheme Cover; and
- The Insurance Cover.

The DT Arrangement is not insurance because the Scheme Cover involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Trustee's discretion in determining claims under the Scheme Cover is guided by the Scheme Rules and the Insurance Cover as outlined in the relevant PDS or Policy Wording. The Insurance Cover in the DT Arrangement is held by the Trustee, JLT Group Services Pty Ltd, on trust for the members. The members are not direct insureds under the Insurance Cover. A summary of the Insurance Cover is provided below. Any Claim not met by the Scheme Cover and/or the Insurance Cover will be borne by the Claimant.

MEMBERS

Cricket Australia players, prospective players, officials, volunteers (including National and State volunteers), club or association appointed umpires, coaches, directors, officers, committee, sub-committee and regional board members or work experience students from an Australian Cricket Club, Affiliation or Association, participating within organised club competitions of each State and Territory Body, (excluding the elite National and State Representative Teams except for Women's Cricket; non elite representative duties and the Cricket Blast program) ("Cricket Australia Players and Participants)

MEMBERS DEDUCTIBLE OR EXCESS:

The individual Members Deductible only needs to be satisfied once for each Claim as per Excess(es) noted below in Summary of Insurance Cover. This means that if the Individual Members Deductible in respect to a claim has already been paid or completed under the Scheme Cover, it will not apply again under the Insurance Cover.

SUMMARY OF INSURANCE COVER

INSURED

JLT Group Services Pty Limited ATF Australian Cricket Discretionary Trust

BENEFICIARIES

Subject to confirmation of entitlement by the trustee, Cricket Australia players, prospective players, officials, volunteers (including National and State volunteers), club or association appointed umpires, coaches, directors, officers, committee, sub-committee and regional board members or work experience students from an Australian Cricket Club, Affiliation or Association, participating within organised club competitions of each State and Territory Body, (excluding the elite National and State Representative Teams except for Women's Cricket; non elite representative duties and the Cricket Blast program) ("Cricket Australia Players and Participants and/or subsidiary and/or related corporations as defined under the Corporations Act 2001 (Cth)."

BUSINESS

Principally administration, participation and promotion of cricket throughout Australia and all club related social and similar activities organised by the Insured including Property Owners/Occupiers and any other incidental occupation and/or activities.

GEOGRAPHICAL SCOPE

Worldwide

JURISDICTIONAL SCOPE Australia

GOVERNING LAW OF CONTRACT Australian

PERIOD OF INSURANCE From:«jmf_PolicyFrom» at 4pm Local Time (VIC)
To: «jmf_PolicyExpiry» at 4pm Local Time (VIC)

COVER LIMITS

Table of Insured Events	% of Capital Benefits Sum
1. Death	100%
If you are under 18 years of age	20%
2. (a) Permanent & Incurable Quadriplegia	250%
(b) Permanent & Incurable Paraplegia	250%
3. Permanent & Incurable Insanity	200%
4. (a) Permanent Total Loss of sight in both eyes	100%
(b) Permanent Total Loss of sight in one eye	100%
5. (a) Permanent Total Loss of use of two limbs	100%
(b) Permanent Total Loss of use of one limb	100%
6. (a) Permanent Total Loss of the lens in two eyes	100%
(b) Permanent Total Loss of the lens in one eye	50%
7. (a) Permanent Total Loss of the use of hearing in both ears	75%
(b) Permanent Total Loss of the use of hearing in one ear	30%
8. Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of the entire external body	50%
9. Permanent Total Loss of use of four fingers & thumb of either hand	70%
10. Permanent Total Loss of use of four fingers of either hand	40%
11. (a) Permanent Total Loss of use of one thumb of either hand – both joints	30%
(b) Permanent Total Loss of use of one thumb of either hand – one phalanx joint	15%
12. (a) Permanent Total Loss of use of fingers of either hand – three phalanges joints	10%
(b) Permanent Total Loss of use of fingers of either hand – two phalanges joints	7%
© Permanent Total Loss of use of fingers of either hand – one phalanx joint	5%
13. (a) Permanent Total Loss of use of toes of either foot – all – one foot	15%
(b) Permanent Total Loss of use of toes of either foot – great – both joints	5%
© Permanent Total Loss of use of toes of either foot – great – one joint	3%
(d) Permanent Total Loss of use of toes of either foot – other than great – each toe	1%
14. Fractured leg or patella with established non-union	10%
15. Shortening of leg by at least 5cm	7%
16. Permanent Total Loss or use of all limbs	100%
17. Any Permanent Total Loss of use of any body part not shown above will be compensated at a percentage of \$50,000 as determined at the sole discretion of the Underwriter. Such determination will not be inconsistent with the benefits provided under events 6 -16 inclusive.	

18. Any Permanent Disability that is not total or is not listed under Events 6-16 above will be compensated for in proportion to the degree of Permanent Disability as compared with the events listed above. Such claims will be limited to a maximum of \$100,000 and will be determined at the sole discretion of the Underwriter. Such determination will not be inconsistent with the benefits provided under events 6 -16 inclusive.

Special Condition

Any benefit payable in the Schedule above is limited to 20% of the amount if the injury occurs whilst an insured person is travelling directly to or from an activity insured under the policy.

Additional Insured Events Permanent Total Loss of:

Liver	75%
Two kidneys	75%
One kidney	35%
Sexual function	45%
Two testicles	40%
One testicle	7.5%
Spleen	30%

CAPITAL BENEFITS

(Death and/or partial disablement caused by injury – as per Table of Insured Events)

\$100,000 maximum for Death and other insured events

LOSS OF INCOME

85% reimbursement of beneficiary's net weekly income

Maximum Weekly Amount	\$500
Elimination Period	14 Days
Benefit Period	52 weeks

LOSS OF INCOME – Australian Contracted Women Players

100% reimbursement of beneficiary's net weekly income

Maximum Weekly Amount	\$800
Elimination Period	Nil
Benefit Period	52 weeks

NON-MEDICARE MEDICAL EXPENSES

Reimbursement	85%
Limit per Claim	\$5,000
Excess per Claim	\$50
Benefit Period	52 weeks

Child Minding Benefit

Weekly Amount	Up to \$500
Elimination Period	14 days
Maximum Benefit period	26 weeks

ADDITIONAL BENEFITS

Student Assistance Benefit

Reimbursement	100%
Maximum Weekly Amount	\$500
Elimination Period	14 days
Benefit Period	52 weeks

<i>Home Help Expenses</i>	
Reimbursement	100%
Maximum Weekly Amount	\$500
Elimination Period	14 days
Benefit Period	52 weeks
<u>Available to non-income earners only</u>	

<i>Parents Inconvenience Allowance</i>	
Reimbursement	75%
Maximum Amount per Day	\$100
Limit per Claim	\$3,000
Elimination Period	14 Days

<i>Parents Assistance Allowance</i>	
Maximum Amount per Day	\$15
Limit per Claim	\$1,500
Elimination Period	24 Hours

<i>Membership Refund</i>	
Reimbursement	Pro rata amount
Limit per Claim	\$200

<i>Funeral Expenses</i>	
Reimbursement	100%
Limit per Claim	\$9,000

OPTIONAL UPGRADES

Clubs can elect to purchase additional increased cover for Capital Benefits, Non-Medicare Medical and Loss of Income.

Rates to be confirmed

AGGREGATE LIMIT OF LIABILITY

\$10,000,000

DEDUCTIBLE

1) \$15,000 any one event; and

The Aggregate has been predicted on a total of 20,638 teams. If there are less teams included then the aggregated limit reduces and if there are more teams included then the aggregated limit increases.

ADDITIONAL INFORMATION

All claims must be reported to the Trustee within 270 days from the date of injury or claim will not be paid.

International visitors/players (non-Australian residents) are only covered for Non Medicare Medical Expenses

All participants of the National and State Cricket Inclusion Championships are covered under the Policy including regular season matches

Umpires are insured whilst umpiring non-club cricket matches whilst under the direction of the insured cricket association

ENDORSEMENTS

Non-Australian Citizen Exclusion

It is hereby declared and agreed that any Non-Australian citizen whom is covered under this Policy in relation to medical expenses are limited to Non-Medicare Medical coverage only.

Private Health Insurance (policy wording update)

Provided that We shall not be liable to make any refund in respect of:

Any expenses recoverable by You or by the Insured from any other insurance scheme or any plan or any private health insurance policy providing medical or similar coverage or from any other source except for the excess amount recoverable from such other insurance, plan or source.

Confinement to Bed Endorsement – wording to be agreed

Unexpired Membership Endorsement – wording to be agreed

Modification Expenses Endorsement – wording to be agreed

Cardiovascular Accident Endorsement

a cardiovascular accident (“heart attack”) provided that: -

- a) You are not aware of any congenital defect or existing condition which would render You more than normally susceptible in any way to such “heart attack”
- b) You suffer the “heart attack” whilst actually engaged in training for or participating in an official game or competition
- c) You are 25 years or under (limited to \$50,000)
- d) You are aged 26 to 30 years (limited to \$25,000)
- e) You are aged 31 to 40 years (limited to \$10,000)
- f) You are aged 41 years or over (limited to \$5,000)

Dental Non Medicare Medical Expenses Endorsement – \$5,000 in excess of \$5,000 : wording to be agreed