

# Group Personal Accident and Sickness Policy Schedule - Certificate of Currency

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| <b>CLASS OF INSURANCE:</b>                                     | Group Personal Accident and Sickness   |
| <b>POLICY No.:</b>   | 00514  |
| <b>UNIQUE MARKET REFERENCE:</b>                                | B0775RCB13824  |
| <b>INSURED:</b>  | Kiteboarding Australia Limited including all State and Territory Associations, all affiliated clubs, all registered members and customers/students and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities |
| <b>INSURED PERSON(S):</b>                                      | All Declared (1,474) members of the Insured whom have paid a premium   |
| <b>INSURANCE PERIOD:</b>                                       | From: 1 September 2024 at 4:00 pm (AEST) To: 1 September 2025 at 4:00 pm (AEST)  |
| <b>SCOPE OF COVER:</b>   | Whilst participating in sanctioned Kiteboarding Australia activities including all: <ul style="list-style-type: none"><li>a) Official events</li><li>b) Training and trialling</li><li>c) Official social events and fundraising activities</li><li>d) Travel to and from the above activities (limited to 20% of benefits)</li></ul> Kite Surfing recreationally as individuals |
| <b>POLICY WORDING:</b>   | 360GPASPDSV323   |
| <b>INSURER:</b>  | Certain Underwriters at Lloyd's  |
| <b>ARRANGEMENT DATE:</b>                                       | 30 August 2024   |
| <b>BROKER:</b>   | Marsh Australia  |
| <b>TERRITORIAL LIMITS:</b>                                     | Worldwide  |
| <b>AGGREGATE LIMIT OF LIABILITY:</b>                           | \$5,000,000  |
| <b>NON- SCHEDULED FLIGHT<br/>AGGREGATE LIMIT OF LIABILITY:</b> | \$0  |
| <b>TOTAL PREMIUM:</b>  | As Agreed  |

## Schedule of Benefit

| <b>SECTION</b>  | <b>MAXIMUM BENEFIT PAYABLE EACH INSURED PERSON</b>  |
|---|---|
| Section A – Lump Sum Benefits<br><i>Insured Event 1 - 18</i>  | \$20,000  |
| Section B – Surgical Lump Sum Benefits – Bodily Injury resulting in Surgery<br><i>Insured Event 19 – 23</i> | \$0   |
| Section C – Surgical Lump Sum Benefits – Sickness resulting in Surgery<br><i>Insured Events 24 – 27</i>     | \$0   |
| Section D – Weekly Benefits – Bodily Injury<br><i>Insured Events 28 – 29</i>                                | \$0   |
| Section E – Weekly Benefits – Sickness<br><i>Insured Events 30 – 31</i>                                     | \$0   |
| Maximum % of Salary payable   | 85%   |
| Excess Period   | 7 days  |
| Benefit Period  | 52 weeks  |
| Section F – Fractured Bones Benefit<br><i>Insured Events 32 – 39</i>  | \$1,500   |
| Section G – Dental Benefits<br><i>Insured Events 40 – 41</i>  | \$500   |
| Return to work assistance/rehabilitation/retraining   | \$10,000  |
| Transport to and from work benefit  | \$25 per day max 12 weeks   |
| Re-imbusement of professional or membership fees  | \$250 per membership max 2  |
| Additional Benefits – Domestic Help or Student Tutorial Benefits  | Limited to 100% of costs up to a maximum of \$250 per week<br>For an aggregate period of 52 weeks |
| Domestic Help or Student Tutorial Benefits Excess   | 7 days  |

|                                      |   |
|--------------------------------------|---|
| Non-Medicare Medical Expenses        | Limited to 100% of costs up to a maximum of<br>Voluntary Workers: \$500 |
| Non-Medicare Medical Expenses Excess | \$100<br>Nil excess if covered by Private Health and/or for ambulance   |

#### SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER 00514

##### Domestic 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 Section D – Weekly Benefits – Bodily Injury, we will pay up to the weekly amount shown on the schedule for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred. 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 payable from the 8<sup>th</sup> day of treatment by a doctor.

##### Student Tutorial Benefits

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 Section D – Weekly Benefits – Bodily Injury, we will pay up to the amount shown on the schedule for the cost of student tutorial fees reasonably and necessarily incurred. 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.

##### 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 up to the amount shown on the schedule, 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.



### Home & Vehicle Modification Expenses

If, during the insurance period and whilst the person is an insured person, the insured person sustains a bodily injury for which a benefit is paid under Events 2 or 3, we will pay up to \$10,000, for costs necessarily incurred to modify the insured person's home and/or motor vehicle, or costs associated with relocating the insured person to a more suitable home, provided that medical evidence is presented from a doctor certifying the modification and/or relocation is necessary

### Funeral Expenses

It is hereby declared and agreed that in the event of an Insured Person suffers an Injury causing accidental loss of life during the policy period and within the scope of cover and subject to the terms, conditions and exclusions of the policy, a benefit will be paid towards the reasonable costs of a funeral for the deceased Insured Person up to the maximum benefit amount of \$10,000.

### Trauma Counselling Benefit

If during the insurance period and whilst the person is an insured person, the insured person suffers psychological trauma as a result of them being a victim of, or eye witnessing a criminal act such as kidnap, sexual assault, rape, murder, violent robbery or an Act of Terrorism, we will reimburse the insured or the insured person up to \$1,000 per week up to \$10,000, for the cost of trauma counselling which is provided by a registered psychologist or psychiatrist (who is not an insured person or their relative) provided the treatment is certified as necessary by a doctor for the wellbeing of the insured person.

### 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 9<sup>th</sup> day of October 2024



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Authorised Signatory  
360 Accident and Health Pty Ltd