

# Policy Schedule



**Liberty**  
Specialty Markets

PRODUCT NAME	Sports Personal Accident
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated and unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
BROKERAGE	MARSH
BROKERAGE ADDRESS	727 Collins Street, Melbourne VIC 3008, Australia
POLICY PERIOD	From: 01 May 2023 at 4pm local standard time To: 01 May 2024 at 4pm local standard time (both dates inclusive)
POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)
OPERATIVE TIME	As per Policy
ENDORSEMENTS	See accompanying documentation
BENEFITS	As per Schedule of Benefits
DOES AN AGGREGATE DEDUCTIBLE APPLY TO THIS RISK?	No

SCHEDULE OF BENEFITS

CATEGORY	1
INSURED PERSONS	All registered financial participating and non-participating members, affiliated District and Club members, committee members, directors, officers, office bearers, talent squads, teachers, coaches, trainers, masseurs, timekeepers, officers, officials, technical officers, technical officials, facilities, maintenance staff, carers for disabled swimmers, voluntary workers including co-opted volunteers, and any prospective member for up to four (4) weeks after initial approach and guest swimmers where applicable.
SPORT	Administration of swimming as a sport nationally and internationally, organisation of national championships and events, administration and training of national squad of elite swimmers, including sport sciences, coaching and development programs and co-ordinated programs for swimmers with disabilities and registered candidates and graduates of the Swimming Australia Ltd and/or Australian Swimming Inc. Teaching of Coaching Courses or their equivalent within the Swimming Australia Ltd and/or Australian Swimming Inc. policy.

SECTION	BENEFIT PAYABLE/SUM INSURED	
PART A	DEATH AND CAPITAL BENEFITS	\$150,000
PART B	FRACTURED BONES	\$3,000
PART C	WEEKLY INJURY BENEFIT	
	Home Help	100% of actual costs incurred up to \$600
		Benefit Period 104 weeks
		Excess Period 7 days
	Loss of Income	80% of salary up to \$600
		Benefit Period 104 weeks
		Excess Period 7 days
	Student Help	100% of actual costs incurred up to \$600
		Benefit Period 104 weeks
		Excess Period 7 days
PART D	DENTAL INJURY	As per Policy
PART E	NON MEDICARE MEDICAL EXPENSES	
		100% of expenses up to \$5,000
		Excess \$0

POLICY AGGREGATE LIMITS OF LIABILITY

Personal Accident	Any One Occurrence	\$3,000,000
	Non Scheduled Flying	\$500,000

# Endorsement



PRODUCT NAME	Sports Personal Accident - Non Medicare Medical Benefit amendment
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

the **benefit payable** in respect of **non-medicare medical expenses** is increased to \$10,000 in respect of Swimming Australia Limited only

In all other respects the **policy** remains unaltered.

# Endorsement



PRODUCT NAME	Sports Personal Accident - Part A, Death and Capital Benefits amendment
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

The following amendments are made to the **benefit payable** in respect of Part A, Death and Capital Benefits:

- Event 3 is increased to 250%
- Event 9a is increased to 100%
- Event 9b is increased to 50%

Event 19 is amended to read as:

Such percentage of the amount shown in Part A, Death and Capital Benefits shown on the **policy schedule** as **we** reasonably determine, following consultation with **medical specialists**, provided always that such percentage is not inconsistent with the percentages set out under events 8 to 18.

The **amount payable** under event 19 (Permanent Partial Disablement) is \$112,500.

In all other respects the **policy** remains unaltered.

# Endorsement



**Liberty**  
Specialty Markets

PRODUCT NAME	Sports Personal Accident - Fractured Bones amendment
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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BROKERAGE ADDRESS	727 Collins Street, Melbourne VIC 3008, Australia
POLICY PERIOD	From: 01 May 2023 at 4pm local standard time To: 01 May 2024 at 4pm local standard time (both dates inclusive)
POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

The following amendments are made to the **benefit payable** in respect of Part B, Fractured Bones:

Event 25b is increased to 35%

Event 27a is increased to 80%

Event 28 is increased to 35%

In all other respects the **policy** remains unaltered.

# Endorsement



PRODUCT NAME	Sports Personal Accident - Additional Benefit – Parent Inconvenience Allowance
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

Additional Benefit – Parent Inconvenience Allowance is added to the **policy**

If a **dependent child** is hospitalised following a **bodily injury** that results in a valid claim under the **policy**, we will pay up to \$25 per day, to a maximum of \$1,500, of actual costs incurred for the parent or legal guardian to visit the **dependent child**.

Subject to:  
there being a 24 hour **excess period** applicable (**medical practitioner** referral not required);  
any costs being incurred within 12 months of the **bodily injury**;  
the costs not being recoverable from any other Section of the **policy** or any other source; and  
any **policy** exclusions, terms and conditions that may otherwise apply.

In all other respects the **policy** remains unaltered.

# Endorsement



**Liberty**  
Specialty Markets

PRODUCT NAME	Sports Personal Accident - Modification Benefit
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

Additional Benefit - Modification Benefit is deleted and replaced with the following:

**Modification Benefit**

If an **insured person** sustains a **bodily injury** for which a **benefit** is paid under Part A, Capital Benefits, Events 2, 3 or 4 of the Table of Benefits commencing on page 17, **we** will pay up to \$20,000 for costs necessarily incurred to modify the **insured person's** home and/or motor vehicle, and/or costs associated with relocating the **insured person** to a more suitable home, provided that medical evidence is given to **us** from a **medical practitioner** certifying the modification and/or relocation is necessary.

In all other respects the **policy** remains unaltered.



# Endorsement



PRODUCT NAME	Sports Personal Accident - Operative Time amendment
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

The Definition of **operative time** is deleted and replaced with the following:

**operative time** means:

participating in club, representative, state or national events;  
training arranged by the **insured**;  
in an administrative capacity as an official or trainer or fund-raiser;  
engaging in unpaid voluntary work performed on behalf of the **insured** and officially organised by and under the control of the **insured**;  
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.

In respect of registered financial non-participating **members** cover shall only apply whilst the **insured person** is engaged in:

attendance as a spectator or supporter at club, representative, state or national events;  
attendance as a spectator or supporter at training arranged by the **insured**;

In respect of participating **members** of a Swimming Australia Community Development Programme, cover shall apply only whilst the **insured person** is actively participating in a Swimming Australia Limited facilitated programme.

In all other respects the **policy** remains unaltered.

# Endorsement



PRODUCT NAME	Sports Personal Accident - Amendments to General Exclusions
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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POLICY WORDING	Liberty AU Sports Personal Accident PDS and Policy Wording - Nov 2021(a)

It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

General Exclusion 1.c is deleted in respect of swimming.

In all other respects the **policy** remains unaltered.

# Endorsement



PRODUCT NAME	Sports Personal Accident - Special Conditions amendments
POLICY NUMBER	2000002266
ISSUED	05 May 2023
INSURED	Swimming Australia Ltd, Swimming NSW Limited and NSW Swimming Nominees Pty Ltd and its subsidiary and related bodies corporate, as defined by the Corporations Act 2001, Swimming Northern Territory Inc, Swimming QLD Inc, SwimmingSA Inc, Swimming Tasmania, Swimming VIC Inc and Swimming WA including all affiliated incorporated an unincorporated clubs and associations. including Affiliated District Associations, Affiliated Branch Offices, Affiliated Member Clubs.
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It is hereby declared and agreed with effect from 01 May 2023 the following amendments are noted:

Special Condition 17 is deleted and replaced with the following:

In respect of **insured persons** who have attained the age of eighty-five (85) years, the **benefit payable** for Event 1 and Events 3 to 19 of the Table of Benefits commencing on page 17, will be limited to twenty percent (20%) of the benefit amount noted on the Table of Benefits to a maximum of twenty thousand dollars (\$20,000).

Special Condition 18 is deleted and replaced with the following:

The **benefit payable to insured persons** under eighteen (18) years of age for Event 1 of the Table of Benefits commencing on page 17, will be the \$20,000.

In all other respects the **policy** remains unaltered.