

Policy Schedule

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number – PMEL99/0072996

The Insured	TENNIS AUSTRALIA LIMITED
Address	C/ Marsh Pty Ltd Melbourne 3000 Australia
Sport/Business	Tennis
Teams/Members	399416 PLAYERS
Period of Insurance	From 30/09/2023 to 30/09/2024 , at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

Cover Details

SPORTS INJURY

UNDERWRITTEN BY Certain underwriters at Lloyd's & HDI Global Specialty SE-Australia under contract number B1750L220519 & SCA/2022 respectively

Section 4.1	Capital Benefits	The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy	\$ 100,000
Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	80%
Section 4.2.2	Physio Benefits	The percentage of physiotherapy expenses covered under this Section is	AS PER POLICY
<p>The Excess payable for each claim under Section 4.2 is \$ 50 Excess The maximum amount payable per claim under Section 4.2 is \$ 3,000</p>			
Section 4.3.1	Loss of Income	The amount payable is the lesser of 100% Net Income Lost or	\$ 500 Per Week
Section 4.3.2	Student Allowance		AS PER POLICY
Section 4.3.3	Domestic Home Help		AS PER POLICY
<p>The Excess Period under Section 4.3 is 14 Days The Maximum Benefit Period under Section 4.3 is 26 Weeks</p>			
Section 4.4	All benefits excluding 4.4.1		AS PER POLICY
Section 4.4.1	Injury Assistance	The maximum amount per claim is	\$ 1,500 Limit

It is hereby agreed and declared that the with effect from inception the policy is amended as follows:

2. Words with Special Meanings

2.9 is deleted and replaced with the following;

Definition of **Insured** includes:

Tennis Australia Limited, Tennis ACT Limited (trading as Tennis ACT), Victorian Tennis Association Incorporated (trading as Tennis Victoria), Tennis New South Wales Limited, Royal Queensland Lawn Tennis Association Ltd, Western Australian Tennis Association Incorporated (trading as Tennis West), Tennis Tasmania Incorporated, Tennis SA Incorporated, Tennis NT Incorporated, Tennis Seniors Australia Incorporated, Tennis Officials Australia Incorporated and Tennis Australia Coaches (including Registered Business package, Qualified, Trainee coaches and Cardio Tennis Trainers)

Includes coverage for Royal South Yarra Lawn Tennis Club, Geelong Lawn Tennis Club, Kooyong Lawn Tennis Club, Club Coops and Newstead Tennis Club for the following additional activities:

Squash (competition & social)

Squash Coaching (members & non members, all ages)

Swimming pool

Swim training

Spa

Billiards & Snooker

Bridge

AAMI Classic (noting the interests of Colin Stubs Enterprises)

Tournaments & training programs

Members & visitors dining including bar, bistro, terrace, BBQ and dining room (substantial operations)

Functions for members and non members (substantial operations)

Gymnasium (including training and group activities operated by contracted manager)

Crèche

Pro Shop (operated by club pro)

Tennis Club committee activities

Foundation activities

Australian Tennis Museum at Kooyong activities

Social groups including:

Royal Children's Hospital Auxiliary

Wine & Food Society

Social Committee

Young Members

Staff activities

Administration including sport

Grounds and property maintenance

Food & Beverage including members and visitors

Contracted activities including maintenance

Includes cover for the 2023 Priceline Classic

Definition of **Insured Persons** means:

Including affiliated regional, district and branch bodies, clubs and centres, all registered playing and non-playing members, players, directors, tournament directors, officers, committee members, sub-committee members, administrators and office bearers, talent squads, teachers, instructors, trainers, masseurs, officials, timekeepers, technical officers, technical officials, first aid personnel, all voluntary workers including co-opted volunteers, prospective members for up to (4) weeks after initial approach, guest players and visitors, participants in Hot Shots, Cardio Tennis, Get Your Racquet On and similar promotional and community programs, Padel, Pop Tennis, Beach Tennis and Touch Tennis participants, Pickleball participants and all social members whose information has been collected at the time of playing social tennis.

Any office bearer or member of an unincorporated or incorporated social and/or sporting club, welfare organisation or child care facilities affiliated with the Insured and/ or formed with the consent of the Insured but only in respect of claims arising from duties connected with activities of any such club, organisation and / or facility.

Business Description:

While promoting, developing, playing or coaching social or competitive tennis or while organising, running or participating in associated competitions, tournaments, practice events, training or other activities connected with the sport of Tennis including state squads, talent squads, coaching clinics, away and holiday and school clinics, whilst at any tennis courts or staying away from the insured person's usual residence including but not limited to a tour, camp or event, tennis activities at privately owned, hired, leased, rented courts or school facilities or involved in any voluntary labour, fund raising, club / association business, including administrative activities, meetings, presentation nights and/ or any other organised functions, managing and / or assisting in the management of clubs and / or venues including court hire, wholesaling and / or retailing and / or hiring of tennis equipment and other goods, provision of food and drink (including Licensed Premises) and all other associated and ancillary activities, sanctioning and running National Development Squads, the National Tennis Academy programs, Hot Shots, Cardio Tennis, Get Your Racquet On, Padel, Pop Tennis, Pickleball, Beach Tennis, Touch Tennis and The Australian Tennis Foundation Limited and similar promotional and community programs, unincorporated or incorporated social and / or sporting club, welfare organisation or child care facility, including any travel to and / or from and / or between the locations of the activities and / or events. Any activity must be authorised by the association and/or club.

And further including project management services operated by Tennis Queensland and, in respect of Royal South Yarra Lawn Tennis Club, Kooyong Lawn Tennis Club, Geelong Lawn Tennis Club Inc. and The Newstead Tennis & Squash Centre Inc. and Club Coops only, all or any of additional facilities, activities and / or events including squash (competition & social), squash coaching (members & non-members, all ages), swimming pool, swimming training, gymnasium (including training & group activities operated by contracted manager), spa, billiards & snooker, bridge, the Kooyong Classic (noting the interests of Colin Stubs Enterprises Pty Ltd), members & visitors dining including bar, bistro, terrace, BBQ & dining room (substantial operations), functions for members & non-members (substantial operations), RSY Foundation and Kooyong Foundation activities, operation of The Kooyong Museum, and social groups including but not restricted to the Children's Hospital Auxiliary, Wine & Food Society and Young Members.

2.18 is deleted and replaced with the following;

Scope of Cover means:

While performing tennis or associated competition, tournaments, practice events, training, associated training, activities connected with the sport of tennis whilst staying away from the insured persons usual residence including but not limited to a tour, camp or event or involved in any voluntary labour, club/association business including administrative activities, meetings, presentation nights and/or any other organized functions including any travel to and/or from and/or between the locations of the activities and/or events.
Any activity must be authorized by the association and/or club.

4. Policy Benefits

4.1 Capital Benefits

Event 1 is deleted and replaced with the following;

- | | |
|--|------|
| 1. Death (limited to 15% for Insured Persons under 16 years of age and over 70 years of age) | 100% |
|--|------|

Event 15 **Broken Bones:**

If an Insured Person suffers an Injury resulting directly (and within 12 month of the date of Injury) in:

Broken or fractured bones

We will pay to the Insured Person the corresponding benefits specified in the benefits column below (subject to the terms and conditions of this Policy)

The Conditions The Benefits

Neck, skull or spine (full break) \$3,000

Hip \$1,500

Jaw, pelvis, leg, ankle, knee \$1,000

Cheekbone, shoulder or hairline fracture of skull or spine \$600

Arm, elbow, wrist or rib \$500

Nose or collar bone \$400

Finger, thumb, foot, hand or toe \$150

Theatre fees and other non-Medicare medical related costs will be paid as per the benefits and conditions in Section 4.2 of the policy.

In the case of and established non-union of any of the above breaks or fractures, we will pay an additional benefit of 5% of the relevant Benefit shown in the Table of Benefits above.

Where an Insured Person suffers from more than one incident of broken or fractured bones as listed above arising from any one Injury, the maximum Benefit payable shall be the largest Benefit specified in the table of Benefits for the relevant condition suffered.

4.3 Weekly Benefits

4.3.2 Student Allowance - Non Income Earners

The Maximum amount payable is increased from \$200 to \$300 per week.

4.3.3 Domestic Home Help - Non Income Earners

The Maximum amount payable is increased from \$200 to \$300 per week.

4.4 Other Benefits

4.4.2 Rehabilitation Benefit

The maximum amount payable is increased from \$3,000 to \$5,000.

Home Renovation Benefit is hereby deleted and replaced with the following

4.4.5 Home Renovation /Vehicle Modification Benefit

If, as a direct result of Bodily Injury, an Insured Person has a valid claim under Events 2 to 7 of 4.1 Capital Benefits, and the Insured Person is required to renovate his or her Normal Place of Residence and/or Modify his or her vehicle, for the purpose of normal daily living (ie washing, cooking, bathing, dressing and driving) We shall pay 80% of costs incurred for the installation of necessary items including but not limited to ramps, guide rails, alarm systems and similar household driving aids, up to a maximum of \$10,000.

4.4.10 Chauffeur Plan

The coverage afforded to Insured Persons is extended to include reasonable incurred expenses for the purpose of obtaining necessary medical treatment subject to a maximum of \$200 per week, not exceeding 52 weeks for any one event and subject to the Deductible amount as stated in The Schedule.

In all other respects the Policy remains unaltered.

Professional Tennis Players are excluded from this policy: Professional Tennis Players shall be defined as registered members (tennis players) who derive more than \$25,000 per annum of their primary source of income from participating in professional tennis events.

AN AGGREGATE DEDUCTIBLE OF \$200,000 APPLIES TO THIS POLICY

Policy is endorsed to include nonresidents of Australia for Personal Accident.

Benefits will be paid on the same basis as though Medicare applied therefore benefits that would normally attract Medicare for permanent residents will not be claimable.

Non residents must have paid the appropriate registration fee with the member club.

All benefits will cease if the claimant leaves Australia.

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Australia Pty Ltd on behalf of the Underwriter/s detailed above.



27/09/2023

SIGNATURE

DATE

Printed by: A.B.