

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 – PMEL99/0112072

The Insured	GYMNASTICS AUSTRALIA LIMITED AND ALL STATE ASSOCIATIONS AND AFFILIATED CLUBS
Address	Level 3, 100 Albert Road South Melbourne 3205 Australia
Sport/Business	Gymnastics
Teams/Members	220007 SENIOR PLAYERS
Period of Insurance	From 1/11/2023 to 31/12/2024 , 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 B1750L230519 & SCA/2023 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	\$ 0
Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	75%
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 \$ 5,000</p>			
Section 4.3.1	Loss of Income	The amount payable is the lesser of 75% Net Income Lost or	\$ 300 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 52 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 with effect from inception the policy is amended as follows:

2. Words with Special Meanings

2.9 is deleted and replaced with the following;
 Definitions

Definition of the Insured Includes:

- Gymnastics Australia Limited and its eight Association (State/Territory) Members.
- Club Members who are affiliated with Gymnastics Australia, through their membership of one of the eight Association (State/Territory) Members, and who have chosen to opt-in to the National Insurance Program.
- Registered Participant Members and Registered Technical Members.
- Prospective Participant Members for up to four weeks after initial contact/participation.
- Guest Participants.
- Non-participating carers, officials and administrators including voluntary workers.

Definition of Insured Person Means:

Within the definition of insured organisations, all

- Paid and unpaid (volunteer) employees and staff;
- Registered participating and non-participating members;
- Officials, including but not limited to committee members, office bearers, medical officers;
- Technical Members (i.e., coaches and judges) and prospective members; and
- Prospective Participant Members for up to four weeks after initial contact/participation.
- Guest Participants.
- Non participating carers, officials and administrators.

Scope of Cover Means:

Principally but not limited to administration, organisation, promotion, product sales, office and facility occupiers, and all activities normally associated with the sport of Gymnastics.

Such activities shall include but are not limited to coaching, practice and training, coaching clinics, holiday and school clinics, "come and try" days, "bring a friend" days, birthday parties (and other similar functions), Parkour, seminars and meetings, hire of facilities, course delivery, teacher education, working bees, and organised fundraising.

Such activities shall also include events, competitions, displays and performances that are sanctioned by Gymnastics Australia or by the Association (State/Territory) Member.

All duties undertaken within the business of the insured must be undertaken with the approval of Gymnastics Australia and or the Association (State/Territory) Member, according to published policies, procedures or position statements, or by formal approval mechanism established by Gymnastics Australia and or the Association (State/Territory) Member.

SCHEDULE OF BENEFITS The Events (as per Policy) Each Insured Person

Additional Benefits

Student Assistance Benefit 75% actual costs for members under 25 years Maximum Weekly Amount \$400

Elimination Period 14 days

Benefit Period 52 weeks

Home Help Allowance 75% actual costs Weekly Amount \$400

Elimination Period 14 days

Benefit Period 52 weeks

Parents Allowance for every day a child under 20 years spends in hospital Daily Amount \$50

Maximum Claim Amount \$1,500

Elimination Period 24 Hours

Physiotherapy Benefit

1-5 visits 95% reimbursement

6-10 visits 80% reimbursement

All subsequent visits 75% reimbursement

Rehabilitation Benefit as per policy wording

Bed Care Benefit

Reimbursement 100%

Maximum Weekly Amount \$300

Elimination Period 14 days

Benefit Period 52 weeks

Modification Expenses

Reimbursement Up to

Maximum Claim Amount \$3,500

Funeral Expenses

Reimbursement Up to

Maximum Claim Amount \$5,000

AGGREGATE LIMIT OF LIABILITY \$5,000,000

Non-Australian Resident Extension General Condition 3 (the third paragraph) is deleted and replaced as follows:

Please note that cover applies to medical treatment received within Australia only. Medical cover only applies to items that do not have a

Medicare item number attached to them, regardless of whether the Insured Person qualifies for Medicare or not. Weekly Benefit cover does not extend to income generated from any Occupation conducted outside of Australia. Any payment for Weekly Benefits or Medical Benefits will cease once 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.



23/11/2023

SIGNATURE

DATE

Premium as agreed

Printed by: L.G.