



QBE INSURANCE (AUSTRALIA) LIMITED
ABN 78 003 191 035

GROUP PERSONAL ACCIDENT POLICY SCHEDULE

<u>Policy Number:</u>	AN A042331 PAD
<u>Policy Wording:</u>	QBE QM 360-0312 Sports Injury Insurance Policy Wording (as attached)
<u>The Insured:</u>	Cycling Australia Inc., Mountain Bike Australia Inc. including all Clubs, Financial Members, Temporary Members (for events), Officials, Accredited Coaches, Event Promoters and Race Directors whilst working for and on behalf of Cycling Australia Inc. and Mountain Bike Australia Inc.
<u>The Business:</u>	<p>Cycling Australia (CA) is the national administrative body responsible for the sport of cycling in Australia as recognised by the Australian Government, the International Cycling Union (UCI), the Australian Olympic Committee, the Australian Commonwealth Games Federation and the Australian Paralympic Committee.</p> <p>As an organisation their objectives are to create opportunities for all riders and people interested in cycling. They also deliver high performance programs that produce world class riders across all disciplines. They offer membership benefits to all cyclists - recreational riders through to competitive racers and importantly they are advocates for improving cycling within Australia.</p>
<u>Period of Insurance:</u>	From: 30 th November 2014 at 4:00 pm AEST To: 30 th November 2015 at 4:00 pm AEST
<u>Insured Persons:</u>	<p>Category 1 - Cycling Australia Inc. and Mountain Bike Australia Inc. All registered members, non-participating officials, Judges, Committee members and all other Employees of the insured not covered by Category 2 including apprentices, voluntary workers and work experience students.</p> <p>All Professional / Elite members who have been selected to represent their country by Cycling Australia, or those athletes vying for selection into international competition. The cover includes training and competitive cycling.</p> <p>Category 2 - Cycling Australia Inc. and Mountain Bike Australia Inc. All Directors, Executives, Managers and Coaches of the Insured.</p>
<u>Scope of Cover:</u>	<p>Activities authorised or sanctioned by the Insured including:</p> <ol style="list-style-type: none">Administration, meetings, official functions, events and competitions.Participating in organised social or fundraising activities of the Insured.Authorised voluntary work on behalf of the Insured.For registered athletes, benefits are applicable to Injury occurring during any and all bike riding activities 24 hrs a day, unless an Insured Person(s) is competing in an event/race that is not conducted under endorsed protocols of an 'affiliated entity' of Cycling Australia or, Mountain Bike Australia.Travelling directly to or from or between activities described in 1 to 4 above and the Insured Person(s) Normal Place of Residence or place of employment.
<u>Geographical Limits:</u>	Worldwide
<u>Aggregate Limit of Liability:</u>	\$5,000,000



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SCHEDULE OF BENEFITS

Section A - Capital Benefits

■ Accidental Death Event 1 Adults 18 – 64 years	\$50,000
■ Accidental Death Event 1 Juniors under 18 years	\$10,000
■ Accidental Death Event 1 Seniors 65 years and over	\$10,000
■ Accidental Death Event 1 Volunteers 18 – 64 years	\$75,000
■ Accidental Death Event 1 Volunteers under 18 years	\$10,000
■ Capital Benefits Events 2 -19	\$100,000

Section B - Weekly Benefits Injury

■ Loss of Income 85% of gross income up to a maximum of Maximum Benefit Period: 52 Weeks Excess: The first 21 days of income from the date of injury is excluded	\$500 per week
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Section D - Injury Assistance Benefit

■ Student Tutorial Costs 100% of costs up to a maximum of Maximum Benefit Period: 52 weeks Excess: First 7 days of costs from the date of treatment by a doctor are excluded	\$500 per week
■ Emergency Home Help 100% of costs up to a maximum of Maximum Benefit Period: 52 weeks Excess: First 7 day's costs from the date of treatment by a doctor are excluded	\$500 per week
■ Parents Inconvenience Benefits up to a maximum of Maximum Benefit Period 52 weeks Excess: First 7 day's costs from the date of treatment by a doctor are excluded	\$200 per week
■ Bedcare Benefit up to a maximum of 100% of costs up to a maximum of: Maximum Benefit Period: 52 weeks Excess: First 7 day's costs from the date of treatment by a doctor are excluded	\$200 per week

Section E - Non Medicare Medical Expenses

85% of Expenses per injury to a maximum of Excess: \$75.00 for each and every claim or NIL if the Insured Person has Private health Insurance for the expense claimed.	\$5,000
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Additional Benefits

■ Rehabilitation Benefit	\$10,000
■ Funeral Benefit	\$10,000
■ Chauffeur Services 100% of expenses to a maximum of Maximum Benefit Period: 26 weeks Excess: NIL	\$200
■ Home / Car modifications	\$10,000



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Premium: As agreed
GST: As agreed
Stamp Duty: As agreed

Total: As agreed

ENDORSEMENTS ATTACHING TO AND FORMING PART OF POLICY NUMBER AN A042331 PAD

Endorsement 1 - Words with Special Meaning

1. Definition: Sanctioned Event

A sanctioned event is a 'Race', 'Ride' or 'Training' activity conducted under endorsed protocols of an 'affiliated entity' of Cycling Australia and when all the participants in that event are 'members' of CA or MTBA. An affiliated entity includes a State Association, Club or registered promoter who has satisfied their terms of affiliation. A race is a competitive cycling event where placings and times may be awarded.

A ride is a non-competitive cycling event, which may be conducted as a recreational ride or a ride where a time may be issued, such as in events commonly known as Cyclo Sportif or Grand Fondo. A race or ride will only be sanctioned when the event is deemed to have complied with the requirements of relevant government authorities and the risk management standards appropriate to the respective discipline, as may be reasonably required and imposed by CA, MTBA, or a respective affiliate State association.

2. Definition: Professional / Elite Members

Individual(s) who represent Australia at Olympic Games and/or Commonwealth Games; and/or when representing a listed UCI World Tour Team (including but not limited to the Tour de France, the Giro d'Italia, the Vuelta a España - as well as prestigious international one-day classics).

Endorsement 2 - Unexpired Membership

We will reimburse a member for a pro rata refund of the Insured Person's membership/ registration fee from the date of bodily injury should the member be deemed by their legally qualified medical practitioner to be unable to participate in the playing of sport for the remainder of the season and this is as a result of an injury covered by this policy.

Benefit: Up to a maximum of \$500

Endorsement 3 - Chauffeur services

If an Insured Person suffers an Injury as defined, we will reimburse you up to \$200 per week for reasonable costs incurred for the hire of a suitable chauffeured vehicle or taxi to transport you to and from your normal place of residence and normal place of work for a maximum period of 26 weeks, provided that proper medical evidence is provided by a medical practitioner certifying that you are unable to operate a Motor Vehicle or travel on other available modes of Public Transport.

Endorsement 4 - Difference in condition (DIC) / difference in limits (DIL)

It is hereby declared and agreed that we guarantee to provide as a minimum no less cover in conditions and limits than the coverage that exists under the expiring Cycling Australia Inc. Sports Injury and Business Travel policy through Savannah Insurance Agency Pty Ltd on behalf of certain Underwriters at Lloyd's which expired 30th November 2014.

Endorsement 5 - Section E – Non Medicare Medical Expenses

What we will not pay is amended to include coverage for:

- Costs associated with MRI scans, unless not covered under Medicare or Private Health Insurance.



- Accounts covered by private health insurance unless the claimant has claimed a private health benefit. If that is the case we will pay the difference between any private health insurance rebate to which an Insured Person may be entitled to and the actual cost incurred by the Insured person less any excess applicable as per Policy Schedule.

All other sections remain unaltered

Endorsement 6

Under the “When you are not covered” Additional exclusions applying to this policy, the below are amended to:

3. Driving or riding in any kind of race is deleted and replaced with driving in any kind of race
10. Activities involving parent/child competition unless a sanctioned event

Furthermore please note any endorsements added to this policy schedule will override and replace any exclusions under the Product Disclosure Statement (PDS) or Policy Wording.

In all other respects this policy remains unaltered.

Endorsement 7 Compensation Table – Capital benefits is deleted and replaced by the following:

THE EVENTS Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	THE EVENTS Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.
1. Accidental death	100%
2. Permanent total disablement	100%
3. Paraplegia or quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of two (2) limbs	100%
7. Loss of use of one (1) limb	100%
8. Permanent and incurable insanity	100%
9. Loss of hearing in: (a) both ears (b) one (1) ear	100% 30%
10. Permanent loss of use of four (4) fingers and thumb of either hand	80%
11. Permanent loss of the lens of: (a) Both eyes (b) one eye	100% 60%
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%



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13. Permanent loss of use of four (4) fingers of either hand	50%
14. Permanent Loss of use of one thumb of either hand: (a) both joints (b) one joint	30% 15%
15. Permanent loss of use of fingers of either hand: (a) three joints (b) two joints (c) one joint	15% 10% 5%
16. Permanent loss of use of toes of either foot: (a) all – one foot (b) great – both joints (c) great – one joint (d) other than great – each toe	15% 5% 3% 1%
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5 cm	7.5%
19. Permanent partial disablement not otherwise provided for under events 2 to 18 inclusive.	Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three (3) Doctors, one of whom will be the Covered Person's treating Doctor and the remaining two (2) will be appointed by Us. In the event of a disagreement, the amount payable will be the average of the three (3) opinions. The maximum amount We will pay is 75% of the lump sum benefit insured