

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
Address	C/ Marsh Pty Ltd Melbourne 3000 Australia
Sport/Business	Tennis
Period of Insurance	From 1/11/2019 to 30/09/2020 , 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 under contract number B0750RNAFB1903622

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
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			
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
The Excess Period under Section 4.3 is 14 Days The Maximum Benefit Period under Section 4.3 is 26 Weeks			
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 Ltd, Tennis ACT, Ltd, Victorian Tennis Association Inc Trading as Tennis Victoria, Tennis New South Wales Ltd, Royal Queensland Lawn tennis Association trading as Tennis Queensland, Tennis SA Inc, Western Australia Lawn Tennis Association trading as

Tennis West, Tennis Tasmania, Tennis NT Inc, Tennis Seniors Australia Inc, Tennis Officials Australia inc, Tennis Australia Coaches membership (including Coaches, Trainees, Business Entity Insurance and Cardio Tennis Trainers), Cardio Tennis Participants, Hot Shots Participants, including Affiliated Bodies, Australian Associations and Clubs, together with all playing and non playing members, coaches, officials, first aid personnel, administrators, Directors, Officers, Officials, Trainees and voluntary workers of these bodies and clubs. 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.

2.10 is deleted and replaced with:

Definition of **Insured Persons** means:

All registered members, affiliated regional, district, branch and club members, players, committee members, club directors, club officers, office bearers, talent squads, teachers, coaches, instructors, trainers, masseurs, timekeepers, officers, technical officers, technical officials, all voluntary workers including co-opted volunteers, prospective members for up to four (4) weeks after initial approach and guest players where applicable including Cardio Tennis and Hot Shots Participants and Tennis Australia Coaches Membership Affiliates.

Any office bearer or member of an unincorporated or incorporated social and/or sporting club, welfare organization 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, organization and/or facility.

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.

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.



21/11/2019

SIGNATURE

DATE

Premium

As Agreed

Printed by: C.H.