

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 – PMEL99/0119409

The Insured

HOCKEY AUSTRALIA LIMITED, HOCKEY WA, HOCKEY NSW, HOCKEY TASMANIA, HOCKEY SA, HOCKEY ACT, HOCKEY NT, HOCKEY QLD AND HOCKEY VICTORIA including all leagues and clubs, affiliated directly or indirectly with Hockey Australia Limited, Hockey WA, Hockey NSW, Hockey Tasmania, Hockey SA, Hockey Act, Hockey NT, Hockey QLD And Hockey Victoria; registered members and non-participating officials including coaches, referees, voluntary workers including co-opted voluntary workers, club committee members, office bearers, medical officers and prospective members for the up to four weeks after initial approach

and/or subsidiary and/or related corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.

Address

66 Jolimont St East Melbourne 3002 Australia

Sport/Business

Principally but not limited to administration, organisation, promotion, development, product sales, office occupiers, and all activities associated with the sport of hockey. Such activities shall include but are not limited to coaching and/or refereeing activities, coaching courses and clinics, referee courses and clinics, holiday and school clinics, competitions, state and development squads and training squads, matches, games, practices and training sessions, seminars and meetings, club information sessions and meetings, hire of facilities, grounds, changing rooms, game development programs, teacher education and in service courses, organised fund raising, summer league competition and out of season competitions and all related social similar activities organised by the Insured

and any other activity incidental thereto and/or in which the Insured engages or may become engaged.

Period of Insurance

From **31/12/2020** to **31/12/2021**, 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 B1740PGL200591000

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	\$ 250,000
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
The Excess payable for each claim under Section 4.2 is \$ 100 Excess The maximum amount payable per claim under Section 4.2 is \$ 3,500			
Section 4.3.1	Loss of Income	The amount payable is the lesser of 80% Net Income Lost or	\$ 350 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 52 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
Aggregate Deductible: \$500,000 subject to the separate claims agreement		
Endorsements to the policy wording Difference in Conditions and Limits Endorsement Subject to the limitations expressed elsewhere in this policy and in this memorandum, loss sustained by the Insured in any nominated territory being Australia or New Zealand, in which the Insured carries on business shall be covered by this policy: (a) when prior Personal Accident policies protecting the Insured's interests were in force, and (b) to the extent that the amount recoverable under the Personal Accident policies would have granted cover or been of a higher sum insured than the loss sustained by the Insured and payable or not payable under this policy, including whether due to the application, exhaustion or aggregation of any limit, sum insured or Indemnity Period or the application of a Co-insurance or Average clause or condition or exclusion, and (c) when the terms and conditions set forth in this policy are less broad in meaning and/or scope than those contained in any other policy or policies issued previously, Then this policy shall indemnify the Insured to the extent and to the limit of coverage the previous policies would have paid, had they been maintained. In respect of any claim payable under this memorandum, the Insured shall bear as a self-insured loss the greater of any applicable deductibles under this policy and any underlying local policy. Non-Australian Resident Extension It is hereby agreed and declared that the Policy is amended as follows: The policy is extended to cover non-residents of Australia on the following basis only Section 4.2 Medical Benefits Benefits are payable for medical treatment received in Australia only Benefits will be paid on the same basis as Australian residents with access to Medicare meaning: - If Medicare were to normally apply to an expense, we will not pay any benefit under the policy for that expense to a claimant who does not have access to Medicare All payments cease if the claimant leaves Australia Section 4.3 Weekly Benefits Loss of Wages is only payable to those with appropriate working visas or permanent resident status and where proof of such is supplied Benefits are payable only for occupations conducted by businesses approved to conduct business in Australia and 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.



SIGNATURE

17/12/2020

DATE

Premium	\$ 103,000.00
GST	\$ 10,300.00
Stamp Duty	\$ 11,330.00
Total	\$ 124,630.00