



Policy Schedule

Sports Group Personal Accident

Insured:	WestCycle Incorporated
Policy Reference:	202408-9620
Insured Persons:	<p>Category A Registered members and registered volunteers of the Insured.</p> <p>Category B Any directors, executive offices, committee members or office holders of the Insured.</p> <p>Category C All players, coaches, managers, referees, team workers, trainers, officials and other personnel who are actively engaged in and appropriately registered for the purpose of participating in cycling, on behalf of the Insured.</p>
Period of Insurance:	<p>From: 30th June 2024 at 4:00pm local standard time</p> <p>To: 30th June 2025 at 4:00pm local standard time</p>
Broker:	Tresidder Insurance Group Pty Ltd
Scope of Cover:	<p>Category A</p> <p>Cover under this Policy applies whilst the Insured Person is engaged in the following activities:</p> <ul style="list-style-type: none">(a) Whilst riding their bicycle/e-bicycle and/or participating in paid events organised by the Insured; or(b) Whilst travelling directly to or from or between a competition, game, performance, social function, training session or administrative activity arranged by the Insured and the Insured Person's normal place of residence or place of employment; or(c) Whilst travelling intrastate, interstate and overseas, provided such travel involves an overnight stay.(d) Whilst engaged in unpaid voluntary work performed on behalf of the Insured. <p>Whilst on travel described in (d) above, cover shall commence from the time an Insured Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty four (24) hour basis until the Insured Person returns to their normal place of residence or place of business, whichever occurs first.</p> <p>Category B</p> <p>Cover under the Policy applies while on the business of the Insured, including transit to and from the Insured Person's normal business address.</p> <p>Category C</p> <p>Cover under this Policy applies whilst the Insured Person is participating in cycling events.</p>



Territorial Limits:

Australia Wide

Policy Wording:

HDI Global Specialty SE, HSAB GPAO PDS Wording GPAO 211001



Schedule of Benefits

Maximum Age Limit:	100 years
Aggregate Limit of Liability:	\$2,500,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological, Chemical Terrorism:	\$1,000,000
Policy Currency:	AUD

Lump Sum Benefits	Amount
Lump Sum Injury and Death Benefits	
Accidental Death	\$25,000
Other Lump Sum Injury Benefits	\$50,000
Broken / Fractured Bones Benefit	Nil
Accidental HIV Infection Lump Sum Benefit	Nil
Cosmetic and Reconstructive Surgery Benefit	\$2,500
Air or Road Rage Benefit	\$5,000
Carjacking Benefit	\$5,000
Prosthetic Limbs and Eye Benefit	\$5,000
Terrorism Injury Benefit	\$5,000
Trauma Counselling Benefit	\$5,000
Dependent Child Supplement Benefit	\$30,000
Maximum Payable per Dependent Child	\$10,000
Orphaned Benefit	\$20,000
Weekly Benefits	
Weekly Injury Benefit	\$1,000
Income Limitation	80%
Deferral Period	14 Days
Benefit Period	52 Weeks
Coma Benefit	\$15,000
Daily Amount	\$100
Other Benefits Consequent of an Injury or Illness	
Family Accommodation and Transport Expenses Benefit	\$1,000
Bed Care Benefit	\$2,000
Daily Amount	\$100
Childcare Services Benefit	\$5,000
Education Fund Benefit	\$30,000
Maximum Payable per Dependent Child	\$10,000
Home, Workplace and Vehicle Modification Benefit	\$10,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	\$3,000
Partner Employment Training Benefit	\$15,000
Driver Services Benefit	\$5,000
Financial Advice Benefit	\$2,000
Corporate Image Protection Benefit	\$10,000
Funeral Expenses Benefit	\$10,000

Endorsements

Claims Handling – Corporate Services Network (CSN)

Further to "General Conditions and Limitations" noted in this Policy, HDI advises that We have appointed Corporate Services Network (CSN) ABN 30 074 864 609 as Our specialised claims management service provider for all claims under this Policy.

Any claims arising or general claims enquiries for this Policy, please contact CSN on the following details:

Notification of claims:	claims@csnet.com.au
General enquiries and complaints:	complaints@csnet.com.au
Phone:	+61 2 8256 1770
Fax:	+61 2 8256 1775
Postal Address:	GPO Box 4276 Sydney NSW 2001

Non-Medicare Medical

If during the Period of Insurance an Insured Person suffers an Injury, We will pay 85% of the Non-Medicare Medical Expenses (as defined below) incurred by the Insured Person, up to a maximum of \$7,500 per Accident and subject to a \$150 excess. The Excess is waived if claiming through a Private Health Fund first or for Volunteers when volunteering for the Insured.

NON-MEDICARE MEDICAL EXPENSES means expenses incurred by an Insured Person or the Insured within twelve (12) calendar months of the Accident that caused the Injury suffered by the Insured Person, that are not subject to any full or partial Medicare rebate, for treatment of an Injury certified necessary by a Medical Practitioner to a registered private hospital, physiotherapist, chiropractor, osteopath, nurse and/or ambulance or similar provider of medical services. It does not mean dental treatment, unless such treatment is necessarily required, to Teeth other than dentures and is caused by an Injury.

Age Limitation

Compensation as a result of an Accident whilst not riding a bicycle is limited to 50% of the Amount states in the Schedule of Benefit table.

Premium Payment

Premium is payable as a minimum and deposit, and adjustable upwards only based on actual number of registered members for the Period of Insurance, at the agreed rate per member.

Domestic Duties Assistance / Home Help

In the event of an Insured Person suffering a Bodily Injury which results in a Medical Practitioner certifying them as unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to \$200 per week and \$5,000 per event..

If the Domestic Duties are carried out by the Insured Person's Spouse/Partner, who is employed and is required to take time off work to complete such Domestic Duties, We will reimburse any loss of earnings up to the amount stated above provided that:

- A Medical Practitioner continues to certify that the Insured Person cannot carry out the Domestic Duties; and
- We are provided with proof of absence from work in order to carry out Domestic Duties; and
- All available sick leave, annual leave and/or compassionate leave has been exhausted.

We will not pay any expenses under this additional benefit incurred during the Deferral Period or after the Benefit period stated in the Schedule.

DOMESTIC DUTIES means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services. Child-minding and home help services must be carried out by persons other than the Insured Person's Close Relatives or persons permanently living with the Insured Person and must be certified by a Doctor as being necessary or at least likely to be substantially beneficial for the recovery of the Covered Person.

Out of Pocket Expenses

If during the Period of Insurance, an Insured Person sustains a Bodily Injury which directly results in otherwise unforeseeable additional expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to \$200 per week up to a maximum of \$5,000, for costs necessarily incurred within 12 months from the date of the Bodily provided that those costs are not insured elsewhere under this Policy, are medical expenses, or an expense to which General Exclusion 18 applies.

Amendment to General Exclusions

The below General Exclusion is removed.

- General Exclusion 10 (We do not provide cover for any form of racing or time trials, other than on foot).

The below two paragraphs are added to the General Exclusions section of the Policy.

- An Insured Person participating in a race that is conducted, sanctioned, endorsed and/or promoted by Mountain Bike Australia, BMX Australia or Triathlon Australia, including their affiliated bodies, groups, associations and promoters. This exclusion does not apply to events conducted, sanctioned, endorsed and/or promoted by the Insured.
- An Insured Person travelling to or from a race that is conducted, sanctioned, endorsed and/or promoted by Mountain Bike Australia, BMX Australia or Triathlon Australia, including their affiliated bodies, groups, associations and promoters. This exclusion does not apply to events conducted, sanctioned, endorsed and/or promoted by the Insured.

Signed on behalf of HDI Global Specialty SE, Australia:



Date: 26th June 2024