

Quote Number - QMEL/10441810

The Insured	ATHLETICS AUSTRALIA AND LITTLE ATHLETICS AUSTRALIA
Address	AUGHTIE DRIVE ALBERT PARK, 3206 AUSTRALIA
Sport/Business	Administer, co-ordinate, promote and develop the sports affiliated with Athletics Australia, risk management and governance of sanctioned events, games, tournaments and training sessions
Teams/Members	108000 PLAYERS
Period of Insurance	From 31/08/2021 to 31/08/2022 , 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

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	\$ 10,000
Section 4.2.1	Medical Benefits	The percentage of the Medical Expenses covered under this section is	100 %
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 \$ 75 Excess The maximum amount payable per claim under Section 4.2 is \$ 2,500			
Section 4.3.1	Loss of Income	The amount payable is the lesser of 85 % Net Income Lost or	\$ 700 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 7 Days The Maximum Benefit Period under Section 4.3 is 104 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	\$ 3,000 Limit

It is hereby agreed and declared that the with effect from inception the policy is amended as follows:

Policy Benefits

4.1 Capital Benefits

It is noted that the following benefits apply:

Death and capital benefits \$100,000
Death – under 18 years of age \$25,000
Death – over 65 years 20,000
Quadriplegic and Paraplegic \$500,000
As per events to 14 in the policy wording

Additional Benefit under this section 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.

4.2 Medical Expense

It is noted that the following benefits apply to Voluntary Workers

100% of expenses up to \$5000
Benefit Period 52 weeks
Excess \$75

4.3 Weekly Benefits

4.3.2 Student Allowance - Non Income Earners

The Maximum amount payable is increased from \$200 to \$500 per week.

4.3.3 Domestic Home Help - Non Income Earners

The Maximum amount payable is increased from \$200 to \$500 per week.

AN AGGREGATE DEDUCTIBLE OF \$50,000 APPLIES TO THIS POLICY