

**Sportscover Australia Pty Ltd**

A.C.N. 006 637 903  
 A.B.N. 43 006 637 903  
 AFS Licence No. 230914

**Quote Number - QMEL/10441810**

<b>The Insured</b>	<b>ATHLETICS AUSTRALIA AND LITTLE ATHLETICS AUSTRALIA</b>
<b>Address</b>	AUGHTIE DRIVE ALBERT PARK, 3206 AUSTRALIA
<b>Sport/Business</b>	Administer, co-ordinate, promote and develop the sports affiliated with Athletics Australia, risk management and governance of sanctioned events, games, tournaments and training sessions
<b>Teams/Members</b>	108000 PLAYERS
<b>Period of Insurance</b>	From <b>31/08/2021</b> to <b>31/08/2022</b> , 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
<b>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</b>			
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
<b>The Excess Period under Section 4.3 is 7 Days The Maximum Benefit Period under Section 4.3 is 104 Weeks</b>			
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**

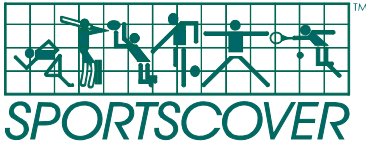
**SPORTSCOVER™ MELBOURNE • SYDNEY • LONDON**



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**INSURING SPORT SINCE 1986**  
 2009, 2010 UNDERWRITING AGENCY OF THE YEAR  
 2014 GENERATION 1 YOUTH EMPLOYER OF THE YEAR

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#### 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**

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