

SPORTS INJURY AND PERSONAL ACCIDENT INSURANCE

Who is Insured Under this Policy?

Cycling Australia, BMX Australia, Mountain Bike Australia and Pedal Power ACT including all clubs, members, temporary members (for events), officials, accredited coaches, event promoters and race directors, executives and volunteers 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 and/or subsidiary and/or related Corporations.

What is the Period of Insurance?

From: 4.00pm 30th November 2012 to: 4.00pm 30th November 2013
Both Local Standard Time at the Insured's head office

What is the Scope of Cover?

- a) Individual members are covered for any activity involved with cycling 24 hrs a day, 7 days a week.
- b) Cover does not extend to include participating in non-Cycling Australia/BMX Australia/Mountain Bike Australia/Pedal Power ACT sporting events, fun runs/rides or competitions
- c) Whilst working on behalf of the Insured including direct travel to & from sanctioned events, training venues and the Insured Persons place of residence

What Cover Applies?

This policy covers injuries resulting from an accident (not illness). It does not include any disease, injury or condition that existed before the accident.

Where are you Covered?

Worldwide

What are the Age Limits?

Capital Benefits

Death Benefit: Insured Persons 18-65 years old
Death Benefit for Insured Persons Under 18 and between 65-85
Paraplegia or Quadriplegia (Insured Persons 5-85 years old)

Non Medicare Medical Expenses

Insured Persons 3-85 years old

Weekly Accident Benefits

Insured Persons 3-85 years old

What is the Summary of Benefits?

The main benefits under the Personal Accident policy are as follows:-

1) Death and Permanent Injuries

The following benefits are paid for accidents resulting in permanent injuries;

1a.	Death (Insured persons over 18 years of age)	\$50,000
1b.	Death (Insured persons under 18 years of age and persons over 65 years)	\$10,000
1c.	Death for volunteers	\$75,000
2.	Capital Benefits excluding Death	\$100,000
3.	Permanent paraplegia and quadriplegia	\$100,000
4.	Permanent Total loss of sight of two eyes	100%
5.	Permanent Total loss of sight of one eye	50%
6.	Permanent Total loss of hearing in both ears	75%
7.	Permanent Total loss of hearing in one ear	25%
8.	Permanent Total loss of the use of both arms	75%
9.	Permanent Total loss of the use of one arm	35%
10.	Permanent Total loss of the use of both legs	75%
11.	Permanent Total loss of the use of one leg	35%
12.	Permanent Total loss of the use of more than two Fingers	40%
13.	Permanent Total loss of the use of two Fingers	14%
14.	Permanent Total loss of the use of one Finger	4%
15.	Permanent Total loss of the use of one Thumb	5%
16.	Permanent Total loss of the use of more than two toes	40%
17.	Permanent Total loss of the use of two toes	14%
18.	Permanent Total loss of the use of one toe	4%
19.	Permanent Total loss of two kidneys	75%
20.	Permanent Total loss of one kidney	30%
21.	Permanent Total loss of spleen	25%
22.	Permanent Total loss of liver	70%
23.	Permanent Total loss of two testicles	40%
24.	Permanent Total loss of one testicle	6%
25.	Permanent Total loss of sexual function	45%
26.	Total & Permanent disfigurement	Up to 45%
27.	Total & Permanent shortening of leg	7%
28.	Any permanent total disability not shown above at insurers discretion	Up to 90%
29.	Becoming HIV positive as a direct result of playing sport	10%

1) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE MEDICAL Expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

NOTE: Only NON-MEDICARE items are claimable (i.e. The "Medicare gap" is not claimable due to government legislation).

The most common "Non Medicare" expenses include:-

- Private Hospital
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:-

- Doctors Fees
- Surgeons
- Anesthetists Fees
- X-rays

Benefit

Reimbursement up to 85% of Non Medicare medical costs, up to \$5,000 per injury.

Excess

There is a \$50 excess on this cover (nil excess if the member has Private Health cover).

Conditions

- If a member belongs to a private health fund, they must claim from that fund first.
- Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3) Loss of Income

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

Benefit

80% of your net weekly income up to a maximum of \$600 per week, whichever is the lesser.

Excess

The first 14 days income from the date of injury is excluded.

Benefit Period

52 weeks from the date of injury.

4) Student Assistance Benefit

Pays 85% of parent's costs up to a maximum of \$200 per week (\$500 per week for volunteers), for cost actually incurred for tutoring to assist full time student.

Excess

The first 7 days from the date of injury are excluded.

Benefit Period

52 weeks from the date of injury.

5) Home Help Benefit

Pays non-wage earners up to 100% of cost to a maximum of \$200 per week (\$500 per week for volunteers), being for reimbursement of actual costs incurred for cooking, ironing, washing, cleaning, and child minding expenses as a result of injury.

Excess

The first 7 days from the date of injury are excluded.

Benefit Period

52 weeks from the date of injury.

6) Parents Inconvenience Allowance

Pays up to 100% of costs to a maximum of \$2,000, whilst the child is hospitalised to off set costs incurred for baby-sitting, taxi fares etc.

7) Funeral Benefit

If a Death Benefit has been paid under capital benefits, an amount of up to \$10,000 is available for reimbursement of funeral expenses.

8) Rehabilitation Benefit

If an Insured Person suffers an Injury during the Period of Insurance and they are entitled to the payment of benefits for Paraplegia or Quadriplegia, then we will reimburse the costs incurred by Insured Person to undergo a rehabilitation programme, including any costs incurred for necessary equipment or modifications to their home or car up to a maximum of \$10,000, for any one Insured person

9) Bed Care Benefit

If, as a direct result of bodily injury, an insured person is confined to a bed and is under the continuous care of a registered nurse, a payment of up to \$300 per week for costs incurred will be made.

Excess

The first 7 days from the date of injury are excluded.

Benefit

52 weeks from the date of injury.

Other Benefits

Home and Motor Modifications, Travel Expenses and Modifications, Chauffeur Plan, Out of Pocket Expenses