

SPORTS GROUP PERSONAL ACCIDENT INSURANCE

INSURED:

Sporting Shooters Association of Australia Inc

INSURED PERSONS:

All Associated Members

PERIOD OF COVER:

30th November 2018 to 30th November 2019

SCOPE OF COVER:

Whilst involved in the act of lawful Recreational Shooting Activities (excluding direct travel to & from such activities)

GEOGRAPHICAL LIMIT:

Australia Wide

AGE LIMIT:

Between the ages of 12 and 80

AGGREGATE LIMIT OF LIABILITY

Any policy period except non schedule flights	\$2,000,000
Any policy period relating to non schedule flights	\$ 0

ACCIDENT INSURANCE

Death Capital Benefits

\$75,000 per member Limited to \$10,000 for persons aged under 18 years

Weekly Injury Benefits

85% of income to a maximum of

\$750 Per Week
7 Day Excess
104 Weeks Benefit Period

Weekly Sickness Benefits

Nil

Injury Assistance (Non Income earners)

Weekly Benefit

\$ 250

26 Weeks Benefit Period

Non Medicare Medical Expenses (maximum age – 90 years old)

85% of the actual Non Medicare Medical Expenses after deduction or recoveries from any other source and deduction of the Excess OR up to the maximum amount of \$3,000 whichever is the lesser

The insurer will pay -

The amounts set out in the compensation tables in this section of the Policy if the payable conditions shown

- occur during the period of insurance,
- are a result of injury during the time of operation of cover.

The insurer will not pay -

For any claim under this section of the Policy if your claim arises directly or indirectly out of any of the following:

- any existing medical condition,
- illness.

The insurer will not pay -

- for costs associated with MRI scans,
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards, ankle braces,
- for costs related to breakage of dentures, optical lenses or spectacles,
- expenses incurred for which a Medicare benefit is payable,
- expenses incurred more than twelve (12) months after the date of injury,
- accounts covered by an ambulance service whether claimed or not,
- accounts covered by private health insurance whether claimed or not.

Conditions

The conditions set out below apply to any claim made under this section of the Policy:

- any payable condition claimed must occur within twelve (12) months of the date of injury.
- the compensation we pay will be reduced by amounts paid or payable from any statutory transport accident scheme or statutory workers compensation scheme or private health insurance.

Definitions

What need to happen Injury resulting in:

Payable Event

1. A registered medical practitioner certifies that you are unable to attend usual household duties and functions.

2. A registered medical practitioner certifies that that you are not able to attend your normal place of education.

3. A dependant child who is a full time student under the age of 18 years is hospitalised.

What we will pay:

Compensation

Home Assistance

75% of actual non medical related expenses incurred for home help, child minding, payable to a recognised agency up to the maximum weekly amounts on the policy schedule.

Student Assistance

75% of actual expenses incurred for home tutorial by a qualified tutor up to the maximum weekly amount on the policy schedule.

Parent inconvenience allowance

Not more than \$25 per day to a parent or guardian to visit you, up to a maximum of \$1500

ADDITIONAL BENEFITS

Funeral expense additional capital benefit

If a death benefit has been paid under capital benefits we will also pay funeral expenses incurred up to a maximum of \$ 2,500.

Disappearance additional capital benefit

If you are travelling on a conveyance, and

> Your means of transportation disappears, sinks or is wrecked, and

> Your body has not been found within one (1) year

we will presume that you have died as a result of injury and will pay the death benefit accordingly. If we have paid a disappearance capital benefit we will not pay for any other capital benefits as well. If you are later found to be alive then you, or your estate, must refund the amount we have paid.

Modification benefit additional capital benefit

Where a capital benefit is payable under payable conditions 2 to 5 inclusive, we will also pay for cost incurred by you in modifying your motor vehicle or home or relocating to a suitable home, to a maximum sum in all of \$20,000.

Rehabilitation additional capital benefit

Where a capital benefit is payable under payable conditions 2 to 14 inclusive, we will also pay for cost incurred by you for participation in a return to work program;

>If we consider those costs to be reasonable, and

>Your medical practitioner agrees.

Unexpired Membership Benefit

If you sustain an injury while on a journey covered by the policy which results in a benefit being paid under:

Section A, Events 2 to 15; or

Section B Weekly Benefits - Injury

and a registered medical practitioner certifies you are unable to participate in any sport or gym activity for a minimum period of 26 weeks for which you have pre-paid a membership, association or registration fee, we will pay you a pro-rata refund of such fees paid for the current season or membership period, up to a maximum amount of \$ 5,000.

SECURITY:

QBE Australia

POLICY WORDING:

QM360 Sports Insurance Policy