

## SPORTS GROUP PERSONAL ACCIDENT INSURANCE

### INSURED:

Sporting Shooters Association of Australia Inc  
Sporting Shooters Association of [NSW] Australia Inc  
Sporting Shooters Association of [QLD] Australia Inc  
Sporting Shooters Association of [VIC] Australia Ltd  
Sporting Shooters Association of [ACT] Australia Inc  
Sporting Shooters Association of [TAS] Australia Inc  
Sporting Shooters Association of [SA] Australia Inc  
Sporting Shooters Association of [WA] Australia Inc  
Sporting Shooters Association of [NT] Australia Inc

the executives, committees and sub committees, branches, affiliated clubs, members, range staff, coaches, trainers and voluntary workers whilst participating in insured activities.

### INSURED PERSONS:

All Associated Members or  
All Voluntary Workers of the Insured.

### SCOPE OF COVER:

#### For All Associated Members:

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

#### For All Voluntary Workers of the Insured:

Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder, including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder

### POLICY WORDING:

19PDSGPA01

### SECURITY:

Chubb Insurance Australia Ltd

### AGGREGATE LIMIT OF LIABILITY

Any policy period except non schedule flights	\$2,000,000
Non schedule flights	\$0
Any one event with respect to War / Civil War	\$500,000
Any one period of insurance with respect to War / Civil War	\$1,000,000

## DEFINITIONS

### Recreational Shooting, Bow Hunting and Target Archery:

It is hereby noted and agreed that following are additional general definitions under the policy.

Recreational Shooting means

- All lawful recreational shooting ( including hunting) by members: and
- Includes Bow Hunting or Target Archery (except where such activity is covered under the membership of another Shooting Association)

Bow Hunting or Target Archery activities approved by SSAA are as follows;

- Recreational Bow Hunting by individual SSAA members in jurisdictions where this is permitted by law.
- Target Archery competition and practice by SSAA members at SSAA and affiliated shooting ranges where approved by the SSAA or affiliated shooting club operating that range and permitted in that jurisdiction.

In all other aspects the policy remains unaltered.

## AGE LIMIT:

Between the ages of 12 and 80

It is hereby noted and agreed that clause 1 only under the Age Limitations provision is deleted in full and clause 3 is amended as follows:

3. In respect to each Covered Person aged ninety (90) years or over at the time of loss;

a) cover under Part A, Event 1, (Accidental Death) and Events 3-19 are limited to a maximum of \$25,000; and

b) no benefit is payable under Part A, Event 2, (Permanent Total Disablement); and

c) no benefit is payable under Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and

d) no benefit is payable under Non-Medicare Medical Expenses

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of ninety (90) years.

Age Limitations clause 2 remains unchanged.

## PERSONAL ACCIDENT INSURANCE

### PART A

Death Capital Benefits /	<u>Voluntary Workers</u>	\$25,000 per member
	<u>All Other Insured Persons</u>	\$75,000 per member Limited to \$10,000 for persons aged under 18 years

<b>Events 2 – 19</b>	<u>Voluntary Workers</u>	\$25,000 per member
	<u>All Other Insured Persons</u>	\$25,000 per member Limited to \$10,000 for persons aged under 18 years

### **PART B ( INCOME EARNERS ONLY )**

<b>Weekly Injury Benefits</b>	<u>Voluntary Workers</u>	
	85% of income to a maximum of	\$250 Per Week
	Excess Period	28 Day
	Benefit Period	26 Weeks
	Bodily injury resulting in surgery	\$20,000
	<u>All Other Insured Persons</u>	
	85% of income to a maximum of	\$750 Per Week
	Excess Period	7 Day
Benefit Period	104 Weeks	
	Bodily injury resulting in surgery	\$20,000

### **PART C**

<b>Weekly Illness benefit</b>	\$0
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### **PART D**

<b>Fractured Bones – lump sum benefit</b>	\$5,000
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### **PART E**

<b>Loss of teeth or dental procedures – limit per tooth</b>	\$250
<b>Loss of teeth or dental procedures – lump sum benefit</b>	\$2,000

### **INJURY ASSISTANCE (NON INCOME EARNERS)**

<b>Weekly Benefit</b>	Members / Voluntary Workers	\$ 250
	Voluntary Workers	\$ 250
	Benefit Period	26 Weeks
	Excess	7 days

### **NON MEDICARE MEDICAL EXPENSES**

If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to:

- a) provide services, without payment, to an educational, religious, charitable or benevolent organisation; or

- b) engage in a sporting activity:
- i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
  - ii. as an official, or otherwise to assist in the conduct of the sporting activity; or
  - iii. in his or her capacity as an elected or appointed official of a sporting organisation; or
- c) engage in youth activities organised by a voluntary organisation (for example, the Scout Association of Australia); or
- d) undertake an activity that is part of an employment, education, training or youth program, or initiative, administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workersA compensation does not apply),

the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of \$3,000.

A co-payment of 15% applies to each and every claim.

No cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above).

**Non-Medicare Medical Expenses** means expenses:

- a) incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

- Medical
- Surgical
- X-ray
- Chiropractic
- Osteopathic
- Physiotherapy
- Hospital
- Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Any benefit payable under Non- Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

## ADDITIONAL BENEFITS

Return to work assistance	\$20,000	
Unexpired membership benefit	\$5,000	
Funeral expense	\$2,500.	
Coma benefit	Per week	\$500
	Maximum weeks	26
Modification expenses	\$20,000	
Bed care	Per week	\$500
	Maximum weeks	26

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