

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

INSURED PERSONS: All Associated Members

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

SECURITY: Certain Underwriters at Lloyds of London

POLICY WORDING: Precision Group Personal Accident Wording 05-10-21 v1

DEFINITIONS:

Recreational Shooting, Bow Hunting and Target Archery:

It is hereby noted and agreed that the 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.

GEOGRAPHICAL LIMIT:

Australia Wide

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.

ACCIDENT INSURANCE

Death Capital Benefits.

Events 2 – 19

\$75,000 per member

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

Weekly Injury Benefits (INCOME EARNERS ONLY)

85% of income to a maximum of

\$750 Per Week

Excluded Period

7 Day Excess

Benefit Period

104 Weeks

Bodily Injury resulting in surgery

\$20,000

Weekly Illness Benefits

Not Insured

Fractured Bones – lump Sum Benefit

\$5,000

Loss of teeth or dental procedures – limit per tooth

\$250

Loss of teeth or dental procedures – lump sum benefit

\$2,000

INJURY ASSISTANCE (NON INCOME EARNERS)

Weekly Benefit

Members

\$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 workers 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 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 COVER

Return to work assistance	\$20,000
Unexpired Membership Benefit	\$5,000
Funeral expenses	\$2,500
Coma Benefit	\$500 per week Maximum weeks – 26
Modification Benefit	\$20,000
Bed Care	\$500 per week Maximum weeks – 26