

Policy Schedule

Group Personal Accident & Illness

POLICY NUMBER: 2300110389

INSURED: Australian Sailing Limited ABN: 26 602 997 56; and
all Member Yachting Associations (MYA's)
all Affiliated Clubs; and
all Discover Sailing Centres
all Australian Sailing accredited Instructors, Officials and Coaches

BROKER: NETWORK INSURANCE GROUP

POLICY PERIOD: **From:** 30th June, 2022 (at 4.00pm. Local Standard Time)
To: 30th June, 2023 (at 4.00pm. Local Standard Time)

INSURED PERSON(S)

Category 1: All current financial members of Australian Sailing Affiliated Clubs (including Sail Pass participants) that are registered in the Australian Sailing database and includes all Instructors, Officials and Coaches.

Category 2: Voluntary workers, Directors and Committee members of:

- Australian Sailing Limited,;
- All State and Territory Member Yachting Associations (MYA),
- All Australian Sailing Affiliated Clubs.

Category 3: Accredited Discover Sailing Course Participants and Discover Sailing Day Participants that are registered in the Australian Sailing database.

SCOPE OF COVER:

Categories 1,2,3 :

- (a) You are actually engaged in:
- i. participating in an Australian Sailing and affiliated clubs sanctioned race, regatta or event (including non-sailing or racing activities that are organised by the club); or
 - ii. coaching, training or practicing:
 - a. provided by Australian Sailing and affiliated clubs, or
 - b. for an Australian Sailing and affiliated clubs sanctioned race that you are registered to participate in ; or
 - iii. participating in an Australian Sailing accredited Discover Sailing Course (and for up to three months from course completion), or
 - iv. officiating in activities authorised and under the control of the Insured, or
 - v. unpaid voluntary work authorised and under the control of the Insured, or
 - vi. participating in an Australian Sailing affiliated club organised social or fundraising activities (Insured Person Category 1, 2 & 3 only)
- (b) You are engaged in necessary direct travel between Your normal place of residence or employment and the place of Your activities described in (a) above. Benefits shall be limited to 20% of the Sums Insured stated in the Policy Schedule unless the mode of transport used is aboard a vessel registered to participate in an Australian Sailing affiliated club sanctioned race.

TERRITORIAL LIMIT: Up to 200 Nautical Miles off the Australian Coast
AGE LIMITATION: up to 90 years of age

AGGREGATE LIMITS OF LIABILITY (*SPECIAL PROVISIONS – NUMBER 7*):

(a)	\$5,000,000
(b)	\$2,000,000

Section	The Compensation Applicable Under Each Section Of This Policy For Each Insured Person	The Compensation
A	DEATH & CAPITAL BENEFITS Events 1	\$50,000
	Events 2 - 19	\$100,000
	Event 1 : Death Benefit is limited in respect of Insured Persons under 18 years and ages 86 years - 90 years to	\$10,000
B	WEEKLY INJURY BENEFITS, Event 20	85% of income to a maximum of \$450 per week
	Aggregate Period	52 weeks
	Elimination Period	7 Days
	Age Limit to 75 years for Income Earners Only Events 21 (a) & (b) apply if an amount is shown against Event 20	
C	WEEKLY SICKNESS BENEFITS, Event 22 Events 23 applies if an amount is shown against Event 22	Nil

It is hereby declared and agreed that section D is deleted from the policy and further the following apply along with Definitions applicable to this endorsement:

Section	Additional Benefits	The Compensation
1	NON MEDICARE MEDICAL EXPENSES	100% up to \$5,000 Excess \$50
2	PHYSIOTHERAPY BENEFIT	\$850 sub limits apply as per attached endorsement
3	STUDENT TUTORIAL BENEFIT	80% up to a maximum of \$450 per week Excess 7 Days Benefit Period 52 weeks
4	DOMESTIC HOME HELP BENEFIT	80% up to a maximum of \$450 per week Excess 7 Days Benefit Period 52 weeks
5	DENTAL BENEFIT	As per attached endorsement to a maximum of \$5,000

6	FUNERAL BENEFIT	\$10,000 as per attached endorsement
7	PARENT INCONVENIENCE ALLOWANCE	\$25 per day Excess 7 Days Benefit Period 52 weeks
8	FRACTURED BONES BENEFIT	\$5,000, sub limits apply as per attached endorsement