

COVERAGE SUMMARY

This Coverage Summary is prepared as a brief outline of the proposed cover. It is not a complete description of all the policy's terms, conditions and exclusions which determine coverage for a claim

- Class of Insurance:** Group Personal Accident Insurance Policy
- Insured:** Tasracing Pty Ltd 62 269 303 946 Hobart Greyhound Racing Club Inc 50 943 425 043 Launceston Greyhound Racing Club 29 090 240 662 North West Greyhound Club Inc 94 710 755 893 and/or its/their subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.
- Business:** Principally, Tasracing is primarily responsible for the administration of racing across the racing codes of thoroughbreds, harness and greyhounds. Duties include race programming, payment of stakes, the creation of racing rules and policies and serving as the leading industry voice for matters of state and national importance. Tasracing is charged with the development of new products that have greater appeal to local, national and international wagering customers - the further development of the state's racing product to compete in an increasingly competitive national and international market is a priority. Tasracing is also responsible for the development of breeding, the funding of clubs, media rights and management of racing venues. Racing clubs are responsible, at present, for organising the race day staff for both racing and catering. Their largest events are around feature races, particularly the Thoroughbred Cups. Clubs are responsible for obtaining sponsorship for races and events, sometimes in tandem with Tasracing. and any other occupation incidental thereto.
- Period of Insurance:**
- (a) **From:** 4.00 p.m. on 1 July, 2014 local time at the place of the Insured's head office.
To: 4.00 p.m. on 30 June, 2015 local time at the place of the Insured's head office.
 - (b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

Insured Persons / Categories:

A All persons Licensed to Perform the duties of a catcher or handler while carrying out the duties of a catcher or handler in Tasmania at a race meeting or at a supervised trial session conducted at a registered track or registered trial track. Supervised trial session means a trial session where club officials, association officials or a track manager is in attendance and supervising such trial session.

Compensation Table:

Category	Capital Benefits	Weekly Benefits - Injury	Weekly Benefits - Illness	Weekly Benefits Period	Age Limit
A	100,000	85% of salary to a maximum of \$1,500		104 but subject to Endorsement Limit Variation	80

Extension Limits:

Spouse and Dependent Children Benefit

Weekly Injury Benefits

Weekly Benefit Period 104 weeks

Weekly Illness Benefit

Endorsement Limit Variation:

Name of Endorsement	Amount
Broken Bones Benefit	\$3000
Domestic Home Help & Student Tutorial Benefits	\$1000
Non-Medicare Medical Expenses	\$5000
Capital Benefits Sum Insured	
Under 18 years of age	\$100,000 (limited to \$50,000 for Event 1)
Weekly Benefit - Benefit Period	
Up to and including 64 years of age	Up to 66 or 104 weeks from the date you first become entitled to the payment of weekly compensation whichever is the lesser
65 years	

	Up to age 66 or 26 weeks whichever is the greater
66 years to 70 years	26 weeks
Over 70 years	Nil

Excluded Period of Claim:	Description of Excluded Period	Number of Days
	Excess Period	7

Policy Form: MMA GROUP PA v0.2

Endorsements: Endorsements, if applicable, are as specified herein.

Insurer: Accident & Health International Underwriting Pty Ltd

ABN: 26 053 335 952

FSL: 238261

Premium: As agreed

Participation: 100 %

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

AGE LIMIT

The Age Limit clause in the policy is deleted and replaced with the following:

Age Limit

All cover under this policy will cease at the next renewal date following the insured person attaining the age of 65 years, or such other age as is specified as the age limit in the placing schedule.

SECTION A, CAPITAL BENEFITS

Under Section A Capital Benefits the “Disappearance Capital Benefits” clause is amended to read as follows and not as stated in the Policy:

Disappearance Capital Benefits

If during the Period of Insurance an insured person disappears following the disappearance, sinking or wrecking of a conveyance the Insured Person was travelling on, and after twelve calendar months it is reasonable for us to believe that they have died due to that event, we will pay the death benefit accordingly, subject to receipt of a signed undertaking by you that any such compensation shall be refunded if the insured person is later found to be alive.

Under Section A Capital Benefits the following Additional Capital Benefits are deleted in their entirety and do not apply to this Policy.

Spouse and Dependant Children Benefit
Accidental H.I.V. Infection Benefit

SECTION B, WEEKLY BENEFITS INJURY

Under Section B – Weekly Benefits – Injury the following Additional Benefits are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit

PART 2, EXCLUSIONS

Under Part 2 – Exclusions, Exclusion 8 is amended to read as follows and not as stated in the Policy.

8. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.

SECTION C, WEEKLY BENEFITS ILLNESS

Where Weekly Benefits – Illness apply, the following amendments are made to the Policy:

Under Section C – Weekly Benefits – Illness, the following Additional Benefits are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit
Escalation of Claim Benefit

ADDITIONAL EXCLUSIONS

No compensation is payable under this Policy for any payable condition resulting from injury or illness which:

1. results from the insured person engaging in or taking part in naval, military or air force service or operations;

2. results from the insured person being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in the insured person's blood than the law permits;
3. results from the insured person directly or indirectly suffering from stress, depression, anxiety or any psychosomatic, psychological, psychotic, mental or nervous disorder;
4. results from any Pre-existing Condition (as defined);
5. results from the insured person receiving any payments after the expiry of the excluded period of claim during which the insured person receives sick leave payments;
6. results from any code of football.

PRE-EXISTING CONDITION means:

1. in respect of injury:

a condition with which the insured person was aware of (whether diagnosed or not) or has sought treatment prior to the inception of his or her Policy.

2. in respect of illness:

i. a condition or side-effect with which the insured person was aware of (whether diagnosed or not) or has sought treatment prior to the inception of his or her Policy. If any form of cancer is a Pre-Existing Condition, then there is no cover for cancer or cancer-related conditions.

ii. a condition caused by a condition or side effect as described in 1. or 2.i. above. Any medical condition that the Insured Person has suffered from or been treated for, irrespective of whether a complete recovery has occurred, is still treated as a Pre-Existing Condition.

NUCLEAR BIOLOGICAL AND CHEMICAL TERRORISM EXCLUSION

We shall not be liable to pay for any claim caused by or directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- (a) influence a government or any political division within it for any purpose and/or
- (b) influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

VOLUNTARY WORKERS ENDORSEMENTS

Any insured persons not in receipt of pre-disability earnings may be eligible for one of the following benefits, Domestic Help Benefit OR Student Tutorial Benefit, if they suffer an injury during the Scope of Cover.

DOMESTIC HELP

Any insured persons not in receipt of pre-disability earnings will be paid under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- (a) Such child-minding services and domestic help are carried out by persons other than members of the insured person's family or other relatives or person's permanently living with the insured person.
- (b) Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the insured person payable from the 8th day of treatment by a legally qualified medical practitioner.
The compensation payable for emergency home help shall be limited to \$1,000 per week payable for an aggregate period of 26 weeks.

OR

STUDENT TUTORIAL BENEFITS

Student insured persons not in receipt of pre-disability earnings are entitled to reimbursement of student tutorial fees under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, provided that:

- (a) such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- (b) such fees must be certified by a legally qualified medical practitioner.

The compensation payable for student tutorial benefits shall be limited to \$1,000 per week payable for an aggregate period of 26 weeks.

PERMANENT TOTAL DISABLEMENT AMENDMENT

Part 1, Section A, Capital Benefits, Capital Benefit No 2, Permanent Total Disablement and No 3 Permanent Disability not otherwise provided, is deleted in respect of insured persons over the age of 65.

MEDICAL EXPENSES

If an insured person suffers an injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by injury, provided that we shall not be liable to make any refund in respect of:

- (a) any expenses recoverable by the insured person from any other source except for the excess of the amount recoverable from such other source.
- (b) the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18(4) of the Health Insurance Act 1973 be payable.
- (c) any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.

Compensation for medical expenses shall be limited to 85% of expense incurred up to a total of \$5,000 and we will not be liable for the first fifty (\$50) dollars of each and every claim.