

PLACING SCHEDULE

Attaching to and forming part of Policy No: 0037841

The Schedule and Policy wording are to be read together as one contract.

Class of Insurance: Business Travel 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 Burnie Harness Racing Club Inc 30 812 801 458 Carrick Park Pacing Club Inc 41 359 124 838 Devonport Harness Racing Club Inc 22 502 625 276 Launceston Pacing Club 44 550 873 371 New Norfolk Pacing Club Inc 14 435 244 348 North Eastern Pacing Club Inc 32 945 545 272 St Mary#s Pacing Club Inc 20 239 197 861 Tasmania Pacing Club 30 611 289 285 Devonport Racing Club Inc 20 562 678 711 King Island Racing Club Inc 35 936 964 987 Tasmanian Racing Club Inc 77 507 094 013 Tasmanian Turf Club Inc 62 439 188 060 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 31 October, 2015 local time at the place of the Insured's head office.

To: 4.00 p.m. on 31 October, 2016 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:

Category	Description
A	Directors, Executives, Employees and Volunteers of the Insured, excluding Jockeys.
B	Accompanying Spouse/Partner of Category A Insured Persons.
C	Dependent Children of Category A Insured Persons.
D	All authorized Jockeys travelling on behalf of the Insured.

Journey: Maximum Period 6 months

Travel Radius: Outside 50 kilometres.

Insured Benefits: As per Schedule of Benefits.

Excess: As stated in the Schedule of Benefits.

Schedule of Benefits / Sums Insured / Limits of Liability:

Section 1 Personal Accident and Sickness

Aggregate Limit of Liability \$4,000,000

Aggregate Limit of Liability - \$Nil
Non-Scheduled Air Travel

Category of Insured Person	Part A Lump Sum Insured (\$)	Part A Lump Sum Injury	Part B Weekly Benefits	Part C Weekly Benefits	Part C Lump Sum (Sickness)	Part D Injury Resulting
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		Resulting in Surgery (\$)	(Injury) (\$)	(Sickness) (\$)	Resulting in Surgery (\$)	in Broken or Fractured Bones (\$)
A	7x Annual Earnings to a maximum of \$1,000,000	20,000	85% of weekly income to a maximum of \$2,000		20,000	10,000
B	\$250,000 (Death Benefit limited to \$20,000 for persons under 18 years of age)	20,000	85% of weekly income to a maximum of \$2,000		20,000	10,000
C	\$250,000 (Death Benefit limited to \$20,000 for persons under 18 years of age)nnual Earnings to a maximum of \$1,000,000	20,000			20,000	10,000
D	7x Annual Earnings to a maximum of \$1,000,000	20,000			20,000	10,000

Benefit for Event 1 Death in respect of Dependant Children under 18 years of age is \$20,000

Category of Insured Person	Excess Period - Weekly Benefits (Injury)	Excess Period - Weekly Benefits (Sickness)	Weekly Benefit Period (Injury) Weeks	Weekly Benefit Period (Sickness) Weeks
A	7 days	7 days	156	156

B	7 days	7 days	156	156
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Section 2

Kidnap and Extortion

\$500,000 any one Kidnap, Extortion or Illegal Detention.

Section 3

Hijack and Detention

Daily Benefit of \$1,000 per day subject to a maximum of \$30,000 any one Hijack or Detention.

Detention Period 30 days

Legal Costs \$50,000

Section 4

Medical, Additional Expenses and Cancellation/Curtailment Expenses

(a) Medical and Other Expenses: \$unlimited any one Insured Person, any one claim or series of claims arising out of the one event.

(b) Cancellation/Curtailment Expenses: \$unlimited any one Insured Person, any one claim or series of claims arising out of the one event.

(c) Continuous Worldwide Bed Confinement: \$200 per day for a maximum of 30 days.

Section 5

Rescue and Emergency Assistance

Cover in accordance with the policy.

Section 6

Loss of Deposits

\$unlimited any one Insured Person, any one event.

Section 7

Baggage/Business Property/Electronic Equipment/Money/Travel Documents (any one Insured Person, any one event)

Money/Travel Documents:

\$5,000 any one Insured Person, any one event.

Baggage, Business Property (excluding property separately specified below ONLY if a separate Sum Insured is shown):
\$20,000 any one Insured Person, any one event.

Excess: \$250

Electronic Equipment Cover Required? Yes
\$10,000 any one Insured Person, any one event.
Excess: \$250

Specified Property:

Extension 1: Deprivation of Baggage	\$3,000	any one Insured Person, any one event.
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Section 8 Alternative Employee/Resumption of Assignment Expenses

\$20,000 any one Insured Person, any one event.

Section 9 Personal Liability

\$10,000,000 any one Occurrence.

Section 10 Rental Vehicle Excess Cover

\$10,000 any one Insured Person, any one event.

Section 11 Extra Territorial Workers Compensation

(A) Weekly compensation: \$1,000 per week, each Insured Person.

(B) Total Limit of Liability: \$1,000,000 any one accident, all Insured Persons.

(C) Aggregate Limit of Liability: \$2,000,000 any one Period of Insurance.

Section 12 Missed Transport Connection

\$10,000 any one Insured Person, any one event.

Section 13 Political Evacuation/Natural Disaster

\$50,000 any one Insured Person, any one event.

Section 14 Identity Theft Extension

Any one Insured Person, any one event \$15,000.

Policy Form: MMA Travel V2.2

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.

POLICY DEFINITIONS

The definition of We/Our/Us is amended to read as follows and not as stated in the Policy:

WE/OUR/US means CGU Insurance Limited, ABN 27 004 478 371, AFS Licence no. 238291, of 388 George Street, Sydney, New South Wales, 2000, Australia a company duly incorporated under the laws of Australia and registered in New South Wales, Australia.

SECTION 4 - MEDICAL, ADDITIONAL EXPENSES EMERGENCY MEDICAL EVACUATION AND CANCELLATION / CURTAILMENT EXPENSES

In Section 4, Medical, Additional Expenses Emergency Medical Evacuation and Cancellation / Curtailment Expenses, the Definition of Medical Expenses shall be amended to read as follows:

DEFINITIONS

MEDICAL EXPENSES means all reasonable costs necessarily incurred outside the Insured Person's Country of Residence (subject to Specific Exclusions 3 and 4), provided such expenses incurred relate to a condition or event which occurred during the Journey, for hospital, surgical or other diagnostic or remedial treatment, including but not limited to nursing, physiotherapy, chiropractic, cost of medical supplies and ambulance services given, prescribed or recommended by a qualified medical practitioner.

Medical Expenses includes

1. ongoing Medical Expenses incurred after the Insured Person(s) returns to his or her Country of Residence (unless the law of that country prohibits the payment of such Medical Expenses) provided they relate to a condition suffered by the Insured Person during the Journey and are limited to \$50,000 if incurred in a country other than Australia,
2. expenses incurred to repair, replace or adjust dentures provided such expenses relate to an Injury to the Insured Person and are limited to a maximum of two thousand dollars (\$2,000).
3. urgent or emergency dental or optical treatment but does not include expenses incurred for routine dental or optical treatment.

SECTION 4 - UNINSURED INSUREDS EMERGENCY EVACUATION

The following is added to the Extensions under Section 4 - Medical, Additional Expenses Emergency Medical Evacuation and Cancellation / Curtailment Expenses of the Policy:

UNINSURED INSUREDS EMERGENCY EVACUATION

We will pay for the Emergency Evacuation of Your uninsured employees as a result of an accident where an Insured Person is also involved in the same accident and requires Emergency Medical Evacuation, subject to the following:

1. An Insured Person must require an Emergency Medical Evacuation at the same time as the uninsured employee and relate to the same event.
2. The maximum payable is \$25,000 per uninsured employee to a maximum of \$100,000 for any one event.
3. The Insured Person must be on a Journey outside of their Country of Domicile.
4. The uninsured employee of the Insured need not be on a Journey.
5. Expenses relating to Emergency Medical Evacuation of the Insured Person and the uninsured employee will be based solely on medical severity and/or necessity.

For the purposes of this Extension, Emergency Evacuation means an evacuation due to medical treatment being immediately required and the medical condition being sudden and life threatening.

SECTION 7 - EXCESS FOR PERSONAL COMPUTERS AND MOBILE ELECTRONIC EQUIPMENT

In respect of Section 7, an excess of \$250 applies to personal computers, laptops, cameras and camera equipment, and all electronic equipment including mobile phones, personal digital assistants (PDA), electronic organisers and other hand held computers.

SECTION 10 - RENTAL VEHICLE EXCESS COVER

In Section 10, Rental Vehicle Excess Cover the Extent of Cover is amended to read as follows:

EXTENT OF COVER

If during the Period of Insurance and during a Journey an Insured Person is the renter or hirer of a Rental Vehicle and that Rental Vehicle is involved in a collision or is stolen or damaged, We will reimburse You or the Insured Person for any rental / hire vehicle excess plus any third party loss/damage for which You or the Insured Person is liable to pay under the insurance policy covering the Rental Vehicle, up to the amount shown in the Placing Schedule for each Insured Person any one event.

DYNAMIQ ASSIST ENDORSEMENT

SECTION 2, KIDNAP AND EXTORTION

The following additional condition is included to Section 2, Kidnap and Extortion:

ADDITIONAL CONDITION - DYNAMIQ PTY LTD (DYNAMIQ ASSIST)

In order for a claim for reimbursement for a Kidnap, Detention or Extortion incident to be approved, Accident and Health International's (AHI) authorised security and political assistance company, Dynamiq Assist, should, where practical, be involved in the incident resolution process. Dynamiq Assist is able to act as an intermediary or negotiator for You and can offer advice to You on dealing with an incident.

To contact Dynamiq Assist, call: +61 2 9978 6666 reverse charge.

Dynamiq Assist provides a 24 hour, 365 day emergency service offering protection, planning and intelligence vital for the safety and security of all clients.

SECTION 13 - EVACUATION COVER AND PERSONAL SAFETY INCLUDING DYNAMIQ ASSIST

Section 13, Political Evacuation is deleted in its entirety and replaced with the following:

EXTENT OF COVER

1. If an Insured Person is engaged on a Journey and in a country outside their Country of Residence and

(a) officials in that country or in the Insured Person's Country of Residence issue a travel warning recommending certain categories or persons (which categories include the Insured Person) should leave that country or region because of a

(i) security threat such as insurrection, war, rebellion, civil unrest or political instability;

(ii) a natural disaster such as earthquake, cyclone, flooding or volcanic eruption;

after the Insured Person has arrived in the country or region and it is unsafe for the Insured Person to remain in the country or region; or

(b) if the Insured Person is expelled or declared persona non grata; or

(c) there is wholesale seizure, confiscation or expropriation of Your or the Insured Person's property, plant and equipment;

We will pay

(d) the cost of evacuating the Insured Person to the nearest place of safety, and the reasonable cost of accommodation, up to a maximum of five hundred (\$500) dollars per day any one Insured Person to a maximum of fourteen (14) days any one event; or

(e) when necessary, the reasonable cost of returning the Insured Person to their Country of Residence if commercial flights are unavailable; or if commercial flights are available the cost will be limited to a direct business class flight; and

(f) in the case of a natural disaster or emergency situation, at the conclusion of the situation, for the arrangements to return the Insured Person to their workplace in the impacted area, but only if the Insured Person has not already returned to their Country of Residence;

provided the evacuation and expenses are authorised by Us or Dynamiq Assist, where practical.

2. If an Insured Person, whilst engaged on a Journey (outside the Insured Person's Country of Residence) is in an emergency situation where their personal safety and security is at risk, We will provide assistance where possible and pay the reasonable and necessary expenses incurred for each Insured Person. The emergency situation must be unforeseen and outside the control of the Insured Person and the expenses must be authorised by Us or Dynamiq Assist.

However We will not pay in excess of two hundred and fifty thousand (\$250,000) dollars for any one evacuation or emergency situation for all persons covered under the Policy.

SPECIFIC EXCLUSIONS

We shall not be liable for claims for any

1. expenses other than emergency, conveyance or accommodation expenses as outlined above;
2. expenses related to evacuation out of a country which the Insured Person has travelled to after The Australian Department of Foreign Affairs and Trade or equivalent in the Insured Person's Country of Residence has issued a Travel Warning which recommends that travellers do not undertake travel at all, ie 'Do Not Travel'.

Such Travel Warning information can be acquired by contacting the Insured Person's National Embassy in the country travel is anticipated or, if Australian, the Australian Foreign Affairs and Trade department in Canberra or via our Website address www.acchealth.com.au.

3. expenses related to evacuation out of a country or a region which the Insured Person has remained in after The Australian Department of Foreign Affairs and Trade or equivalent in the Insured Person's Country of Residence has issued a Travel Warning which recommends that travellers should leave the area and such warning or recommendation has been ignored.

Such Travel Warning information can be acquired by contacting the Insured Person's National Embassy in the country travel is anticipated or, if Australian, the Australian Foreign Affairs and Trade department in Canberra or via Our Website address www.acchealth.com.au.

LIFE INSURANCE ENDORSMENT THE INSURER

The Insurer for this Section is AIA Australia Limited, ABN 79 004 837 861, AFS Licence no. 230043. Life cover for death from natural causes under this Section is provided through a group life insurance policy issued by AIA Australia Limited (AIA).

EXTENT OF COVER

The Insurer will pay You a benefit if the Insured Person dies solely and directly as the result of a Sickness which first commences during the period of a Journey and death occurs during the Period of Insurance and prior to the scheduled end date of the trip and within four (4) weeks of the commencement of the Journey. The benefit is the lesser of the amount stated in the Placing Schedule or fifty thousand (\$50,000) dollars.

For the purpose of this cover, Sickness commences when the symptoms of the Sickness are such that a reasonable person in the circumstances of the Insured Person would seek medical treatment. This cover is not available for an Insured Person who is aged sixty-five (65) years or older and will expire when a benefit is paid or on an Insured Person's sixty-fifth (65th) birthday (whichever happens first).

DEFINITIONS

PRE-EXISTING CONDITION means a condition or side effect of which the Insured Person was aware (whether diagnosed or not) or for which the Insured Person has sought treatment prior to the Journey covered under this Policy.

SICKNESS means an illness or disease which is not a Pre-Existing Condition and which first became apparent after the commencement of the Insured Travel.

EXCLUSIONS

The Insurer will not pay a benefit with respect to:

1. death caused by any Pre-Existing Condition;
2. death caused by childbirth, pregnancy or any complications thereof;
3. a deliberately self-inflicted injury;
4. the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
5. death caused by a sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection;
6. any Insured Travel within the Insured Person's Country of Domicile or where the Insured Travel has not originated from Australia or New Zealand;
7. Death which occurs as a direct or indirect result of the Insured Person travelling to any country or any region of a country on a date where there is in place for that country or region an Australian Government Department of Foreign Affairs and Trade Travel Advisory Service rating of '3: Reconsider Your need to travel', or '4: Do Not travel', or where the Insured Person voluntarily remains there when the Australian Government has co-ordinated an evacuation.

DISPUTE RESOLUTION FOR LIFE INSURANCE

If you are not happy with Our decision and it relates to a claim for Life Insurance, you may refer your complaint to AIA's internal dispute resolution committee. Internal complaints are normally resolved within forty-five (45) days. In special circumstances we may take longer. If this is the case we will advise you. Should you not be satisfied with our response to your concerns after they have been ruled upon by the Committee, then you may take the matter up with the independent Financial Ombudsman Service (FOS) (formerly known as the Financial Industry Complaints Service Ltd). Details as follows:

Financial Ombudsman Service (FOS) GPO Box 3
MELBOURNE VIC 3001
Telephone: 1300 78 08 08
Facsimile: (03) 9613 6399 Email: info@fos.org.au

TRAVEL AND EMERGENCY ASSISTANCE

All Insured Persons automatically qualify for AHI Corporate Membership. This privilege includes Global 24hr/365 day Travel and emergency assistance and concierge services contactable as follows:

Phone: +61 2 9978 6666 (reverse charges will be accepted)
Email: 24.7@dynamiq.com.au
SMS: +61 41630 7493

DIRECT BILLING AGREEMENT

AHI and Dynamiq Pty Ltd have a direct billing agreement. This provides members with automatic approval and payment for all covered medical and security assistance. This is a cashless system, insuring a seamless response, providing peace of mind for all corporate members. AHI Corporate Membership Program services include:

1. Pre travel advice
2. Immediate access to doctors and nurses
3. Replacement of lost or stolen passports
4. Assistance with lost or stolen credit cards or travel Documents
5. Assistance with lost, stolen or delayed baggage
6. Assistance with flight cancellations
7. Immediate access to safety and security experts
8. Evacuation/ repatriation due to political unrest
9. Evacuation/repatriation due to natural disaster
10. Evacuation/repatriation due to medical emergency
11. The ability to assist non-Insured Persons in the event of a travel related incident
12. Australian based assistance and claims management team
13. Cashless system for medical treatment globally
14. International legal assistance
15. Response to any Personal safety and security threats by security specialists
16. Response to Kidnap, Illegal Detention and Extortion by Kidnap and Ransom specialists
17. Concierge services
18. Booking of companion tickets
19. Repatriation of mortal remains
20. Escorted transportation of minors in the event of an Emergency
21. Arrangement and payment accompanying Family members in the event of an emergency
22. The provision of medical supplies where necessary
23. Country risk intelligence reports emailed upon request
24. Protection in real-time situations involving Personal danger and threats
25. Organising medical and dental appointments including hospital admissions
26. Medical referral to specialist clinics, hospital and dental facilities
27. Advice on the most appropriate and convenient medical facilities
28. Assistance with submission of a claim
29. Constant communication between all relevant parties in the event of an emergency
30. A translator or Interpreter where necessary
31. Cash Advances where approved
32. Activating a dedicated crisis response centre during large scale incidents

ADDITIONAL ENDORSEMENTS

It is hereby noted and allowed that, notwithstanding anything contained in this policy to the contrary which restricts or limits cover provided herein or is otherwise silent on the matter, this Policy is amended in accordance with the following Additional Endorsements, subject to the terms, Conditions and Exclusions of the Policy, except insofar as the Policy is amended by such Endorsements.

It is further noted and allowed that where ambiguity exists between the Policy wording, any of the following Additional Endorsements and the Insurance Contracts Act 1984 as amended, the wording with the most beneficial meaning from the Insured's standpoint will prevail:

It is hereby declared and agreed that no cover shall apply for Jockey's whilst engaging in horse racing, including training, practice and competing endorsement to remain.

Note: PTD is removed for Category D.