



V-INSURANCE GROUP

CORPORATE AUTHORISED REPRESENTATIVE OF Willis

PERSONAL ACCIDENT INSURANCE SUMMARY

HARNESS RACING AUSTRALIA (HRA)

PERIOD OF INSURANCE:

1 SEPTEMBER 2016 TO 1 SEPTEMBER 2017



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PERSONAL ACCIDENT INSURANCE

Upon renewal, HRA merged three separate Personal Accident insurance policies into one allow the highest level of cover for each category of insured person. These policies include;

- HRA Group Personal Accident Insurance policy
- Mini Trotters Members Personal Accident Insurance policy
- Mini Trotters Voluntary Workers Personal Accident Insurance policy

Who is Insured Under this Policy?

Harness Racing Australia and State Controlling Bodies, All Licensed Trainers, Drivers, Stable Hands (voluntary workers only) of the Australian Harness Racing Industry including monte race riders, New Zealand harness licensed visitors and all other licensed visitors, Nominated Australian Mini Trotting Clubs and their Junior Member Participants.

What is the Period of Insurance?

From: 4.00pm 1 September 2016 to: 4.00pm 1 September 2017

Both Local Standard Time at the Insured's head office

What is the Scope of Cover?

Covering all registered licensees (Trainers, Drivers & Voluntary Stable hands) anywhere in the world whilst participating in any recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.

What Cover Applies?

This policy covers injuries resulting from an accident (not illness). It does not include any disease, injury or condition that existed before the accident.

What are the Age Limits?

Up to 85 years old

Where are you Covered?

Worldwide

What is the policy limit for the period of insurance?

\$5,000,000

What are the General Conditions and Limitations?

For the purpose of this Policy, the following important conditions and limitations will read as follows and not as previously stated:

5. We will pay one-seventh (1/7th) of the Weekly compensation for each day of Disablement where Disablement lasts for less than a week after the excess period.

9. No compensations are payable unless as soon as possible after the happening of any Injury You obtain and follow medical advice from a legally qualified medical practitioner. Your benefit commences from the time You first sought medical attention following Your Injury.

What are the Policy Benefits?

■ Death & Capital Benefits	
- Insured Persons aged up to 18 years – Accidental Death	\$ 50,000
- Insured Persons aged up to 18 years other than Death	\$ 500,000
- Insured Persons aged 19 to 65 years	\$ 250,000
- Insured Persons aged 66 to 75 years	\$ 100,000
- Insured Persons aged 76 to 80 years;	
Event 1 (Accidental Death)	\$ 10,000
Event 2 (Permanent Total Disablement)	Nil
Events 3 – 19 (all other Capital Benefits)	\$ 50,000
- Insured Persons aged 80 to 85 years;	
Event 1 Only (Accidental Death)	\$ 10,000
■ Weekly Accident Benefits (85% of weekly salary, 104 weeks, 7 day excess)	
- Insured Persons aged up to 80 years	\$ 750pw
■ Loss of Tooth or Dental Procedures - \$250 per tooth up to	\$ 5,000
- Loss of Teeth or Full Capping of Teeth – Per Tooth	100%
- Partial Capping of Teeth – Per Tooth	50%
■ Home Help – Non Income Earners (100%, 52 weeks, 7 day excess)	\$ 300pw
■ Bed Care Benefit (Benefit Period 104 weeks, 48 hour excess)	\$ 100pd
■ Emergency Transport	\$ 3,000
■ Non Medicare Medical Expenses (100% Non-Medicare, \$50 excess - Nil excess if privately insured)	\$ 10,000
■ Student Tutorial (100%, 7 day excess, Benefit Period 52 weeks)	\$ 500pw
■ Out of Pocket Expenses (insurers discretion) up to	\$ 1,000
■ Funeral Expenses	\$ 10,000
■ Rehabilitation Benefit	\$ 5,000
■ Damage to Clothing and Equipment	\$ 1,000
■ Home/Vehicle Modification Benefit – 80% up to	\$ 10,000
■ Broken Bones	\$ 5,000
- Neck or Spine (Full Break)	\$ 5,000
- Hip, Pelvis	\$ 500
- Skull, Shoulder Blade	\$ 200
- Collar Bone, Upper leg	\$ 200
- Upper Arm, Kneecap, Elbow	\$ 150
- Lower Leg, Jaw, Wrist, Cheek, Ankle, Hand, Foot	\$ 100
- Ribs	\$ 100
- Finger/s, Thumb/s, Toe/s	\$ 50
■ Parental Assistance	\$ 1,500
■ Kidnapping Benefit	\$ 5,000
■ Unexpired Membership Benefit	\$ 500
■ In Memoriam Benefit	\$ 1,000
■ Dependant Children's Allowance	\$ 500
■ Counselling Support – \$1,000 per week up to	\$ 20,000
■ Chauffeur Plan – \$200 per week up to	\$ 5,000

What are the Summary of Benefits?

There are 15 main benefits under the Personal Accident policy as follows:

1) Death and Permanent Injuries

- Insured Persons aged up to 18 years – Accidental Death	\$	50,000
- Insured Persons aged up to 18 years other than Death	\$	500,000
- Insured Persons aged 19 to 65 years	\$	250,000
- Insured Persons aged 66 to 75 years	\$	100,000
- Insured Persons aged 76 years and over;		
Event 1 (Accidental Death)	\$	10,000
Event 2 (Permanent Total Disablement)		Nil
Events 3 – 19 (all other Capital Benefits)	\$	50,000

INJURY RESULTING IN THE FOLLOWING PAYABLE CONDITION	COMPENSATION AS A PERCENTAGE OF THE CAPITAL BENEFIT
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of sight of one eye	100%
6. Permanent Total Loss of use of two limbs	100%
7. Permanent Total Loss of use of one limb	100%
8. Permanent and incurable insanity	100%
9. Permanent total loss of hearing both ears	80%
Permanent total loss of hearing one ear	20%
10. Permanent Total Loss of four fingers and thumb of either hand	80%
11. Permanent Total Loss of the lens of one eye	60%
12. Third degree burns and / or resultant disfigurement which covers more than 40% of the entire external body	50%
13. Permanent Total Loss of use of four fingers of either hand	50%
14. Permanent total loss of use of one thumb of either hand:	
a) both joints	30%
b) one joint	15%
15. Permanent total loss of use of fingers of either hand:	
a) three joints	10%
b) two joints	7.5%
c) one joint	5%
16. Permanent total loss of use of toes of either hand:	
a) all – one foot	18%
b) great – both joints	5%
c) great – one joint	2.5%
d) other than great – each toe	1%
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5cm	7.5%
14. Permanent Disability not otherwise provided for under insured Events 5 to 18 inclusive. Such percentage of the Sum Insured as the Insurers shall in their absolute discretion determine and being in their opinion not inconsistent with the benefits provided under Events 5 to 18 inclusive	Limited to a maximum amount of 75% of the amount shown in the Schedule against Part A – Lump Sum Benefits

2) Loss of Income

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

Benefit

85% of your net weekly income up to a maximum of \$750 per week

Excess

The first 7 days income from the date of injury is excluded.

Benefit Period

104 weeks from the date of injury.

3) Domestic Home Help – Insured Person(s) not in receipt of an income

An Insured Person not in receipt of pre-disability earnings will be paid under Temporarily disabled 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 Persons family or other relatives or persons permanently living with the Insured Person and;
- 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. An Insured Persons entitlement to benefits under this section does not commence until after the expiry date of the excluded period of claim specified in the Policy Certificate.

Benefit

The maximum benefit payable will be \$300 per week

Benefit Period

52 weeks

Excess

7 days

4) Bed Care

In the event an Insured Person is necessarily confined to a bed after an Injury and their confinement is certified as necessary by their attending medical practitioner and they require the continuous care of a registered nurse who is not related to the Insured Person or a member of the Insured Persons family. We will pay the costs incurred in relation to hiring the registered nurse.

Benefit

The maximum benefit payable will be \$100 per day

No cover applies to Harness Racing Australia members aged between 75 – 85 years of age

Excess

48 hours

Benefit Period

104 weeks

5) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE MEDICAL Expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

NOTE: Only NON-MEDICARE items are claimable (i.e The “Medicare gap” is not claimable due to government legislation).

The most common “Non Medicare” expenses include:-

- Private Hospital
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:-

- Doctors Fees
- Surgeons
- Anesthetists Fees
- X-rays

Benefit

Reimbursement up to 100% of Non Medicare medical costs, up to \$10,000 per injury

Excess

\$50 excess applies to each injury (Nil if a member of a Private Health Fund).

Conditions

- If a member belongs to a private health fund, they must claim from that fund first.
- Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

6) Student Tutorial Benefits

A student who is an Insured Person not in receipt of pre-disability earnings is entitled to reimbursement of student tutorial fees, 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 are certified by a legally qualified medical practitioner

Benefit

The maximum benefit payable will be \$500 per week

Benefit Period

52 weeks

Excess

7 days

7) Funeral Benefit

If as a direct result of Injury, an Insured Person(s) suffers Event 1 of section 1 – Lump Sum Benefits, We will pay the Insured Person(s) funeral expenses.

Benefit

The maximum amount payable is limited to \$10,000

8) Rehabilitation Benefit

The insurer will pay all reasonable costs incurred for the rehabilitation of an injury which is incurred following a referral from a medical practitioner to a rehabilitation provider including but not limited to a gymnasium, pilates studio or physical trainer.

Benefit

The maximum amount payable is limited to \$5,000

9) Home / Motor Vehicle Modification Benefit

If as a direct result of an Injury an Insured Person has a valid claim under Events 2-10 of Section 1 - Lump Sum Benefits, and the Insured Person is required to modify his or her Normal Place of Residence and/or motor vehicle, for the purpose of normal daily living (i.e washing, cooking, bathing, dressing and driving). The insurer will pay 80% of costs incurred for the installation of necessary items including but not limited to ramps, guide rails, alarm systems and similar aids.

Benefit

The maximum amount payable is limited to \$10,000

10) Parents Inconvenience Benefit

The insurer will reimburse an Insured Person for non-medical expenses incurred directly relating to injury

Benefit

The benefit payable for Parents Inconvenience is \$25 per day up to a maximum of \$1,500

Excess

24 hours

11) Unexpired Membership Benefit

The insurer will reimburse a member on a pro rata refund of Harness Racing Australia's membership/registration fee from the date of bodily injury should the member be deemed by their legally qualified medical practitioner to be unable to participate in the playing of sport for the remainder of the season and this as a result of an injury covered by this policy

Benefit

The maximum benefit payable will be \$500

12) In Memoriam Benefit

The insurer will pay up to \$1,000 toward a memorial service to be held by an insured persons club for an insured member who has died in a matter relating to harness racing.

13) Dependant Children's Allowance

The insurer will pay all reasonable costs incurred by the Dependent Children of an Insured Person as a direct result of an Injury to the Insured Person whilst the Insured Person is undergoing treatment for an injury covered under this policy.

Dependent Children means the unmarried children under the age of (nineteen) 19 who are still living at home, or under twenty-five (25) years of age and engaged as a full time student at an accredited institution of higher learning and are entirely dependent on the Insured Person(s) at the time of the loss. Dependent Children extends to include step or legally adopted children.

Benefit

The maximum amount payable is limited to \$500 per claim

14) Counselling Benefit

Harness Racing Australia are entitled to \$1,000 per week, subject to a maximum of \$20,000. Covering a legally qualified medical practitioner for counselling support if you witness the death of a Harness Racing Australia member, or if you suffer death, quadriplegia or paraplegia, for the member or immediate family.

15) Chauffeur Plan

If, an Insured Person suffers an Injury as defined, we will reimburse you up to \$200 per week up to a maximum of \$5,000 for reasonable costs incurred for the hire of a suitable chauffeured vehicle or taxi to transport the Insured Person directly to and from their normal place of residence and normal place of work for a maximum period of 26 weeks, provided that proper medical evidence is provided by a medical practitioner certifying that the Insured Person is unable to operate a Motor Vehicle or travel on other available modes of Public Transport

What are the Extensions / Endorsements?

Exposure

If as a result of an Injury occurring during the Period of Insurance You are exposed to the elements and suffer from any of the Insured Events set out in the Table of Benefits as a direct result of that exposure, the insurer will pay compensations accordingly.

Disappearance

If You disappear following the disappearance, sinking or wrecking during the Period of Insurance of a conveyance in which You were then travelling and Your body has not been found within one (1) year after the date of disappearance, We will pay a compensation on the assumption that You died as a result of an Injury at the time of the disappearance, sinking or wrecking of the conveyance.

Sick Leave

It is hereby noted and agreed if an Insured Person takes sick leave and claims the weekly accident benefit that the weekly benefit will be reimbursed to their employee.

Changes to Exclusions

For the purpose of this Policy, the following exclusions will not apply:

5. which results from You engaging in or taking part in or training for professional sports of any kind;
13. where You receive sick leave payments
16. which results from racing and/or time trials of any form, other than on foot