

MARSH ADVANTAGE INSURANCE

GROUP PERSONAL ACCIDENT

This summary of cover provides an outline of the group personal accident insurance policy arranged on your behalf. Full terms, conditions, limitations, exclusions, and benefits are set out in the policy document.

The group personal accident policy is a group policy arranged with an administrator, Sportscover Australia Pty Ltd (ABN 43 006 637 903, AFSL No. 230914) who act under authority from certain underwriters at Lloyd's, the insurer.

INSURED

- Squash Australia Limited
- ACT Squash Rackets Association Inc T/As Squash ACT;
- NSW Squash Ltd T/As NSW Squash;
- Northern Territory Squash Rackets Association T/As Squash NT;
- Q Squash Ltd;
- Squash Rackets Association of SA Inc T/As Squash SA;
- Tasmanian Squash Rackets Association T/As Squash Tasmania;
- Victorian Squash Federation T/As Squash Vic;
- Squash Rackets Association of WA T/As WA Squash;
- Squash Affiliated National, State, Territory, Regional, District and Branch Associations and Affiliated Member Clubs & Centres

INSURED PERSONS

All registered members; affiliated regional, district, branch and club members; committee members; club directors; club officers; office bearers; first aid personnel; administrators; talent squads; teachers, coaches, instructors, trainers; masseurs; timekeepers, officers, officials, technical officers, technical officials, voluntary workers including co-opted volunteers, prospective members for up to four (4) weeks after initial approach and guest players where applicable.

SCOPE OF COVER

An Insured Person suffers Bodily Injury:

- A. Playing in official matches under the auspices of the Insured.
- B. Engaged in organised training or practice (including practice matches) for the sport as noted in the Schedule.
- C. Travelling directly to or from or between activities described in [a] or [b] above and the Insured Persons normal place of residence or place of employment. (Any amount payable under the Capital Benefits Table below shall be limited to 20% of the applicable benefit)
- D. Staying away from the Insured Persons home district including overseas travel during a tour for the purpose of participating in representative matches and/or any other games duly authorised by the Insured.
- E. Actually engaged in administrative or organised social activities of the Insured.

CAPITAL BENEFITS – SUBJECT TO PERCENTAGE SCALE AS FOLLOWS

<p>Bodily injury sustained by an Insured Person during the Scope of Cover within 12 calendar months results in:</p>	<p>The benefits payable will be the following percentage of the Capital Benefit specified in the Policy Schedule.</p>	<p>11. Total & permanent: Disfigurement up to 45% shortening of leg 7%</p> <p><i>For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at the Insurers sole and absolute discretion.</i></p>
<p>1. Death (limited to 20% of the Capital Benefit in The Schedule for Insured Persons under 18 years of age)</p>	<p>100%</p>	<p>12. Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated as a percentage of the Capital Benefit as determined at the sole and absolute discretion of the Insurer. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive. up to 90%</p>
<p>2. Permanent Quadriplegia</p>	<p>100%</p>	<p>13. Becoming HIV positive but cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in the Schedule. 10%</p>
<p>3. Permanent Paraplegia</p>	<p>100%</p>	<p>14. Actual Non Medicare Medical Expenses incurred following Accidental miscarriage or premature childbirth up to max 26 weeks of pregnancy. Cover for this Event is only provided if the miscarriage or childbirth was as a direct result of playing or participating in Squash. Event 14 is subject to deduction of the Excess specified in the Schedule for Medical Benefits. up to 5%</p>
<p>4. Permanent Total loss of sight: two eyes one eye</p>	<p>100% 50%</p>	
<p>5. Permanent Total loss of hearing: two ears one ear</p>	<p>75% 25%</p>	
<p>6. Permanent Total loss of use of: two arms one arm</p>	<p>75% 35%</p>	
<p>7. Permanent Total loss of use of: two legs one leg</p>	<p>75% 35%</p>	
<p>8. Permanent Total loss of use of: two + fingers two fingers one finger one thumb</p>	<p>40% 14% 4% 5%</p>	
<p>9. Permanent Total loss of use of: two + toes two toes one toe</p>	<p>40% 14% 4%</p>	
<p>10. Permanent Total loss of: two kidneys one kidney spleen liver two testicles one testicle sexual function</p>	<p>75% 30% 25% 70% 40% 6% 45%</p>	

WHAT ARE THE BENEFITS PAYABLE?

The table of benefits below must be read in conjunction with the policy wording.

Section 4.1 Capital Benefits

The compensation payable for events 2-17 for persons over 65 years is limited to \$50,000.

The percentage of the sub-limit of \$100,000, which is otherwise Payable for each of events 1-14 is set out in the policy.

Section 4.2.1 Medical Benefits

The percentage of Medical Expenses covered under this section is 100%

Section 4.2.2

The percentage of Physiotherapy expenses covered under this section is – As Per Policy. Excess payable for each claim under section 4.2 is \$200 excess. The maximum amount payable per claim under section 4.2 is \$2,000

Section 4.3.1 Loss of Income

The amount payable is the lesser of 85% Net Income Lost or \$300 per week

Section 4.3.2 Student Allowance

As Per Policy

Section 4.3.3 Domestic Home Help

As Per Policy

Maximum Benefit Period 52 Weeks / Excess 28 Days

Section 4.4 All Benefits Excluding 4.4.1

As Per Policy

Section 4.4.1 – Injury Assistance

\$1,500 Limit

BROKEN BONE BENEFITS

• Neck or Spine (Full Break)	\$5,000
• Hip, Pelvis	\$3,000
• Skull (Other than jaw or cheek) shoulder blade	\$1,000
• Collar Bone, Upper leg	\$800
• Upper arm, kneecap, forearm, elbow	\$800
• Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$300
• Ribs (per rib)	\$150 each
• Thumb, finger, toes (per thumb, finger, toes)	\$50 each
• Maximum Compensation	\$5,000