

SLE WORLDWIDE AUSTRALIA PTY LIMITED
A.B.N. 15 066 698 575 AFSL 237 268

GROUP PERSONAL INJURY POLICY
THE SCHEDULE OF COMPENSATION

Policy Number	241885501349
Insured	Harness Racing Victoria
Insured Person(s)	Licensed Trainers, Drivers, Stable Hands of the Victorian Harness Racing Industry including mini trotter participants, voluntary workers and monte race riders, New Zealand harness licensed visitors and all other licensed visitors. The cost of insurance is levied as part of the driver's registration process each year.
Period Of Insurance	From: 4pm on 1 st September 2018 To: 4pm on 1 st March 2020
Aggregate Limit of Liability	\$5,000,000 any one Period of Insurance
Annual Premium	As Agreed
Stamp Duty	As Agreed
Total	As Agreed
Geographical Limits	Worldwide excluding USA/Canada

SECTION A – CAPITAL BENEFITS	
Insured Persons Aged up to 65 Years	Events 1-17 Maximum benefit is \$250,000 \$500,000 for up to 18 years of age (Events 2-17 only)
Insured Persons Aged 65 - 75 Years	Events 1-17 Maximum benefit is \$100,000
Insured Persons Aged 76 - 85 Years	Event 1 Accidental Death reduced to \$10,000 Event 2 Permanent Total Disablement is nil Events 3-17 Maximum benefit \$50,000
SECTION B – WEEKLY BENEFITS	
Event 18	We will pay up to 85% of the actual cost up to \$750 per week whichever is the lessor. Benefit Period Up to 104 weeks each and every claim and a 7 day Deferral Period Only applicable to Insured Persons aged up to and including 80 years of age. Temporary Partial Disablement is 25% of the amount payable for Event 18

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	SECTION B – WEEKLY BENEFITS (continued)
Event 19	We will pay up to 100% of the actual cost up to \$300 per week whichever is the lessor, Benefit Period Up to 52 weeks each and every claim and a 7 day Deferral Period each and every claim
Event 20	We will pay up to 100% of the actual cost of home tutorial certified as necessary by a qualified tutor for the duration of the Temporary Total Disablement by a Medical Practitioner up to \$500p/w whichever is the lesser. Benefit Period up to 52 weeks each and every claim with a 7 days Deferral Period each and every claim
	SECTION C – SPECIAL BENEFITS
Non-Medicare Medical Expenses	We will pay 100% of eligible Expenses (as defined), after any reimbursement from a recognised private health fund, up to a maximum of \$10,000 any one Period of Insurance. Excess \$50 if the Insured Person is not in a Health Fund and Nil if the Insured Person are in a Health Fund Non Medicare includes Ambulance Costs
Domestic Help	We will reimburse the cost of hiring domestic help from a recognised and licensed domestic help agency, provided that: <ul style="list-style-type: none"> a) We do not pay for the cost of hiring members of the Insured Person's family or other relatives or persons permanently living with the Insured Person; and b) the domestic help is certified by a Medical Practitioner as being necessary to assist in the Insured Person's recovery from an injury <p>Up to \$100 per week, Benefit Period Up to 104 weeks each and every claim and a 7 day Deferral Period each and every claim</p> <p>All such costs must be incurred within (12) calendar months of and in relation to the Insured Person sustaining an Injury covered by the Policy.</p>
Rehabilitation Costs	We will pay up to 100% of eligible expenses up to \$5,000 for any one Insured Person (home and vehicle modification expenses)

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SECTION C – SPECIAL BENEFITS (continued)	
Out of Pocket Expenses	<p>We will reimburse any reasonable out of pocket non – medical expenses, which have been paid by the Insured Person or the Insured on behalf of the Insured Person and which were authorised by the Insured Person's treating Medical Practitioner as being required to assist in the Insured Person's recovery as a result of an Injury.</p> <p>We will pay up to 100% of eligible expenses up to \$1,000 for any one Insured Person</p> <p>All such expenses must be incurred within (12) calendar months of and in relation to the Insured Person sustaining an Injury covered by the Policy.</p>
Funeral Expenses	<p>We will pay 100% of eligible Expenses up to \$10,000 for any one Insured Person</p>
Injury Resulting in Loss of Teeth or Dental Procedures	<p>We will pay \$250 per tooth up to a maximum of \$5,000</p> <p>a) Loss of teeth or full capping of teeth – per tooth 100% b) Partial capping of teeth – per tooth 50%</p> <p>A tooth means a sound and natural permanent tooth but does not include first or milk teeth, dentures, implants and dental fillings.</p> <p>Injury resulting directly in the following loss or procedure(s) (as the case may be) which occur/s within twelve (12) months of the date of the Injury</p>
Emergency Transport	<p>It is hereby noted and agreed that if during the Period of Insurance a Insured Person suffers from a Bodily Injury, We will pay the reasonably and necessarily incurred expenses in transporting the Insured Person to a hospital for treatment up to a maximum of \$3,000</p>
Unexpired Membership Benefit	<p>If an Insured Person suffers an Injury covered by this Policy for which a benefit is paid under any of:</p> <p>a) Insured Events No. 2 to 8 inclusive; or b) Insured Event No. 18; and c) a legally qualified medical practitioner certifies that the disablement will continue for a minimum period of twenty- six (26) weeks;</p> <p>and it is certified by a legally qualified medical practitioner will prevent the Insured Person from continuing their participation in any sport or gym activity for which the Insured Person has pre-paid a membership, association or registration fee, We will pay</p>

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	the Insured Person a pro-rata refund of such actual fees paid for the current season, up to the aggregate amount of three thousand (\$3,000) dollars.
	SECTION C – SPECIAL BENEFITS (continued)
Damage to clothing and equipment	It is hereby noted and agreed that the Policy is extended to cover damage to clothing and personal racing equipment sustained during a Race. The benefit is limited to \$1,000 per event and is subject to personal equipment being worn or carried during the race by an Insured Person.

Definitions

The following definitions will be added to the policy

Temporary Partial Disablement means that as a result of Injury the Insured Person is wholly and continuously prevented from engaging in more than 50 per cent of the duties of his or her usual occupation, and is under the regular care of and acting in accordance with the instructions or professional advice of a Medical Practitioner.

Pre-Existing Condition means:

- a) any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the commencement of the Period of Insurance; or
- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the commencement of the Period of Insurance; or
- c) any condition known to You prior to the commencement of the Period of Insurance and for which You:
 - i. are on a waiting list for treatment; or
 - ii. travel for the purpose of obtaining treatment; or
 - iii. have received a terminal prognosis; or
 - iv. have been recommended to continue or to commence any medical treatment or medication after the commencement of the Period of Insurance.

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It is hereby noted and agreed that the definition of Income is deleted in its entirety and replaced with the following:

Income means:

- a) any Income derived from Harness racing, including but not limited to Driver's fees, Trainer's fees and Driver Percentages, as well as any money's forfeited or additional expenses incurred due to the injury where the Insured is out of pocket because he cannot undertake personal exertion relating to his trotting activities.
- b) In addition to (a) above, Income forfeited from non-harness racing related activities is limited to eight (8) weeks.

Additional Expenses means sourcing a third party to assist with training and feeding the horses.

Endorsements

Stress and Depression

No benefits shall be payable with respect to any Event which results from neurosis, psychosis, mental or emotional stress or anxiety condition; physical fatigue and/or associated disease or disorder.

It is hereby declared and agreed Exclusion 13 is deleted in full.

Extent Of Cover

Group Personal Injury August 2018 Policy

Age Limitation

Over 5 years and under 85 years

Broker:

Jardine Lloyd Thompson
Level 8, 570 Bourke Street
MELBOURNE VIC 3000

Insurer

100% underwritten for certain underwriters at Lloyd's of London by their agent SLE Worldwide Australia Pty Limited under binding authority B0572NA18SL01.



Signed

Dated

4th September 2018