

SCHEDULE OF COVER

Sports Combined

OUR REFERENCE	14090666
INSURED	Special Olympics Australia, its clubs and state committees, advisory committees, athletes, volunteers, first aid officials, coaches, officials and committee members.
BUSINESS OF INSURED	<p>Principally but not limited to Whole of Sport Insurance Program including administration and the development, promotion, organisation and conducting of SOA activities such as competitions, tournaments, training, coaching courses, promotional events and/or clinics, including, but not limited to:</p> <ul style="list-style-type: none">* Playing or promoting club, representative games, competitions and performances* Participating in training or practice sessions, or official functions arranged by the insured* Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured* Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating* Whilst an Insured Person is engaged in voluntary work / committee meetings & fundraising authorised by and under the control of the Insured.* Sale of merchandise* Public liability as an owner/occupier of the premises, in respect to sanctioned events only <p>SOA has the following pathway for participation</p> <ul style="list-style-type: none">* Regional Games - held weekly in local communities* State Games - held annually, with some states hosting both multi-sport games, while others hold a separate competition for each sport.* National Games - open-age National Summer and Winter Games are held every four years.* Junior National Games - designed for athletes 8-15 years of age, are also held every four years.* Pacific regions continues to grow, with the addition of the Trans-Tasman Tournament between Australia and New Zealand now an annual event.* World Games - Special Olympics athletes who have trained regularly and progressed through the various levels of competition have the opportunity to compete at a World Games. The World Games operate on a four year cycle with a separate event for summer and winter sports. <p>SOA works with the following programs</p> <ul style="list-style-type: none">* Sport Partners* Community Development

- * Healthy Athlete Programme
- * Athlete Leadership Programme
- * Young Athlete Programme
- * Unified Sports
- * School Program

Declared Sports - Including but not limited to AFL, Alpine Skiing, Aquatics, Athletics, Basketball, Bocce, Cricket, Dance, Equestrian, Football, Golf, Gymnastics, Indoor Bowls, Lawn Bowls, Netball, Sailing, Snowboarding, Softball, Speed Skating, Surfing, Swimming, Table Tennis, Tennis, Tenpin Bowling & Powerlifting

PERIOD OF INSURANCE 30/09/20 to 30/09/21 At 4pm Local Time

**SPORTS COMBINED
LEGAL LIABILITY**

COVERING

The Insured's legal liability to pay by way of compensation to third parties in respect of Personal Injury and/or Property Damage happening during the Period of Insurance caused by an occurrence in connection with the Business of the Insured (as per the Insurer's Policy Wording).

Public Liability Limit: \$20,000,000
Any One Loss

Products Liability Limit: \$20,000,000
Any One Loss and in the Aggregate

Excess: \$1,000
Each and Every Liability Claim

ENDORSEMENTS Excess increased to \$10,000 each and every claim as a result from all Equestrian Activities.

GEOGRAPHICAL LIMITS Worldwide excluding USA and Canada

SPORTS COMBINED Professional Indemnity

COVERING Providing indemnity to the Insured for legal liability claims made for Injury and/or Property loss or damage during the Period of Insurance arising from a breach of professional duty, errors or omissions in connection with the sport.

INSURED PARTIES Coaches / Trainers / Instructors / Officials / Referees / Umpires / First Aid Personnel

SUM INSURED \$10,000,000 any one claim
\$10,000,000 Annual Aggregate

EXCESS \$1,000 each and every claim

GEOGRAPHICAL LIMITS Worldwide Excluding USA and Canada

RETROACTIVE DATE 30/08/2010

SPORTS COMBINED Personal Accident

INSURED PERSONS All registered athletes, volunteers, coaches, officials, first aid personnel, administrators & committee members of Special Olympics Australia and its affiliated clubs and state committees as declared.

BENEFITS **Aggregate Sum Insured for Personal Accident / Voluntary Workers**
Section: \$5,000,000 any one period of insurance

Capital Benefits

The cover under this section provides \$100,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Please Note Death is limited to 20% for Members whose age is less than 18.

Modification Expenses

The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Members home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.

Funeral Expenses

The cover under this section reimburses funeral costs up to a maximum of \$5,000.

In Memoriam Benefit

The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.

Loss of Earnings

The cover under this section pays 100% of the Members actual weekly income, up to a maximum of \$500 per week, subject to a 7 day deferral period. Please note that income earned from participating in the sport is not covered. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Student Help

The cover under this section reimburses 100% of the cost of Home Tutorial by a qualified tutor, up to a maximum of \$500 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Home Help

The cover under this section reimburses 100% of the actual costs incurred for Home Help from a recognised and licensed Domestic Help Agency, up to a maximum of \$500 per week and subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Parents Allowance

The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.

Dependent Childrens Allowance

The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.

Medical and Dental Costs

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$5,000. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess **if** no private health cover. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

Home Nursing Care

The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of **not** less than 7 days **if** certified medically necessary. The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Ancillary Non Medical Expenses

The cover under this section provides for ancillary non medical expenses (expenses related to medical treatment **if** certified as necessary. i.e. expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.

Rehabilitation Benefits

The cover under this section provides for reimbursement of:

- a) Tuition or advice fees from a vocational college **if** certified as necessary and agreed to. The maximum payable under this benefit is \$3,000.
- b) Rehabilitation expenses (eg gym membership) certified as necessary and agreed to. The maximum payable under this benefit is \$500.

Unexpired Membership Reimbursement Benefit

The cover under this section provides for pro-rata refund of your clubs or associations membership/registration fee from the date of injury **if** the Member cant play for the rest of the season. The maximum payable under this benefit is \$500.

Double Capital Sum Insured

The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

Miscarriage and Premature Childbirth

The cover under this section provides for \$2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

HIV

The cover under this section provides for 10% of the Permanent Total Disability Benefit 1. as listed in the Schedule of Capital Benefits **if**

contracted as a result of an Accident.

Kidnapping

The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefits.

GEOGRAPHICAL LIMITS Worldwide

POLICY WORDING Gallagher Sports Insurance PDS and Policy Wording v1.16

INSURER	Policy No.	Proportion %
Offshore Market Placements Australia 80 Pacific Highway North Sydney NSW 2060	SPL150099	100.0000
Actual Insurers :		
Lloyds Underwriters Syndicate 2468	100.0000 %	

IMPORTANT RELATIONSHIPS In effecting this contract of insurance Arthur J. Gallagher & Co (Aus) Limited is or will be acting under a binding authority granted to it by the insurer. Arthur J. Gallagher & Co (Aus) Limited will be effecting the contract of insurance as agents of the insurer and not or you as the insured. It is important that you assess the suitability of this insurance in light of your particular circumstances and needs before instructing us to proceed with inception of the contract.

ENDORSEMENTS

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OMP Binder Disclosure

This policy is underwritten by Certain underwriters at Lloyds effected by Offshore Market Placements (Australia). Offshore Market Placements (Australia) operates under Arthur J. Gallagher & Co (Aus) Limited AFSL 238312 and in arranging this policy is acting as an agent of the insurer and not the insured. As disclosed in our Financial Services Guide Arthur J. Gallagher & Co (Aus) Limited will earn commission as a result of placing business through Offshore Market

Placements (Australia). If you have any queries or concerns regarding the relationship between the Arthur J. Gallagher divisions, please contact your client service team.

Unmanned Aerial Vehicle(s) Endorsement

It is noted and agreed that with effect from the Effective Date of this endorsement, Section 2 - Sport Liability (Part A General Liability) is extended to include the following:

UAV / RPA Liability

Liability, including vicarious liability, is extended to include **UAV / RPA Liability** happening during the **period of insurance** as the result of an occurrence that is connected with your club, league or association or in the conduct of the **business**. It can take place either in Australia or New Zealand and anywhere else in the world excluding USA and Canada whilst conducting normal **business** or club activities and adhering to club rules and by-laws, arising from or out of the ownership possession or use by or on behalf of the insured of any:

- use of Unmanned Aerial Devices (UAVs) and Remotely Piloted Aircraft Systems (RPAS).

For the purpose of this endorsement, a UAV or RPA'S shall mean an aircraft without human pilot on board, which is remotely controlled for civil or commercial use only and which weighs 2 kilograms or less.

Provided always that indemnity under will not apply in circumstances:

- 1) resulting from the impact or threatened impact between any UAV or RPA'S and any aircraft or aerospace device; or
- 2) where any UAV or RPA'S is not being operated in accordance with:
 - a. Civil Aviation Legislation Amendment (Part 101) Regulation 2016

any subsequent amending or replacement Guidance document(s) or Statutory Instrument(s).

Participant Exclusion Removal

It is hereby noted and agreed that Section 2. Sports Liability, What's Not Covered, Part A, General Liability, Participant to Participant Liability is removed.

Removal / Amendment of Medical Condition Exclusion

Page 6 Significant Risks: Exclusions & Page 27 - Section 1 Sports Injury, What's Not Covered point 2 a) is deleted

Subject to members receive medical clearance that their physical disabilities are suitable to partake in the sport, as per their registration process. Failure to provide medical clearance as per the registration process, will result in the exclusion remaining in place for that member.

Removal / Amendment of professional athlete exclusion

Page 27, Section 1 sports injury, What's Not Covered point 2 h)

For the purpose of this policy, a 'professional athlete' is defined as:

An athlete who obtains greater than 50% of their income through their sport. This includes income derived from endorsements, sponsorship and any other income obtained as a direct result of the athlete's activity in the sport. This definition only applies to athletes who's total earn (inclusive of all activities and taxable income) exceeds \$80,000 PA.

Removal of PI exclusion Personal Injury

Page 39, Section 3, what's not covered point 3 - is deleted in its entirety

Molestation

Page 25, What's Not Covered, Section 6 Molestation is deleted.

Molestation is therefore insured as per the terms outlined within the policy wording

Equestrian

It is a condition precedent to this policy that documented sign-off is provided by Riding for the Disabled, Equestrian Australia (NSW) & Horse Safety Australia prior to any Equestrian ride, verifying the participants ability, suitability of horses and equipment used.

Furthermore, it is hereby declared and agreed that Section 2 excess is amended to \$10,000 each and every claim, costs inclusive for any claim or claims arising directly or indirectly from or in connection with equestrian activities.

Participant to Participant

The insured is covered in respect to claims or actions brought by one participant against another participant for personal injury or property damage occurring whilst competing and/or practising in a covered activity.

LIABILITY FOR GOODS AND SERVICES TAX (GST)

As the services described herein may or will include the provision of services beyond 30th June 2000 (being the expected commencement date of the Goods and Services Tax (GST) or similar tax), we advise that any such liability for the cost imposed by this tax will be in addition to any premiums, charges and/or fees detailed herein and you will fully reimburse us for any such impost.

SPECIAL NOTE

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.



Insurance | Risk Management | Consulting

OUR REMUNERATION

Please note that the insurance cover we are placing for you may include a **retail** component. The **insurer listed** above may pay an **initial** commission of 0-35% on the **retail** portion of the annual premium paid by you. Commissions paid to us by the product provider are not an additional cost to you. Below is an example of how commission would be calculated:

Total Premium	\$500
Retail portion	\$100
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Commission paid at 10%	\$10

If you would like to know the specific commission details please contact our office and we will be happy to provide this to you.