

### **Sportscover Australia Pty Ltd**

A.C.N. 006 637 903 A.B.N. 43 006 637 903 AFS Licence No. 230914

# Policy Schedule

## **TAX INVOICE**

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

#### Policy Number - PMEL99/0107198

The Insured CALISTHENICS VICTORIA LTD

**Address** 6/104 Ferntree Gully Road East Oakleigh 3166 Australia

**Sport/Business** Calisthenics

Teams/Members 8302 PLAYERS

**Period of Insurance** From **1/01/2017** to **1/01/2018**, at 4:00 pm and any subsequent period for which the

insured shall have paid and The Underwriter(s) shall have accepted the new premium.

#### **Cover Details**

CDUBLY STANDS	_

UNDERWRITTEN BY Certain Underwriters at Lloyd's under contract number B133816SCA0009

Section 4.1 Capital Benefits The percentage of this amount which is Payable for each of \$50,000

Events 1 to 14 is set out in the policy

Section 4.2.1 Medical Benefits The percentage of the Medical Expenses covered under this section is 85%

Section 4.2.2 Physio Benefits The percentage of physiotherapy expenses covered under this Section is AS PER POLICY

The Excess payable for each claim under Section 4.2 is \$ 50 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 75% Net Income Lost or \$350 Per Week

Section 4.3.2 Student Allowance AS PER POLICY

Section 4.3.3 Domestic Home Help AS PER POLICY

The Excess Period under Section 4.3 is 7 Days

The Maximum Benefit Period under Section 4.3 is 52 Weeks

Section 4.4 All benefits excluding 4.4.1 AS PER POLICY

Section 4.4.1 Injury Assistance The maximum amount per claim is \$ 1,500 Limit

*SPORTSCOVER*™

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**Melbourne:** 271-273 Wellington Rd, Mulgrave Locked Bag 6003, Wheelers Hill, VIC 3150 **T:** +61 (0)3 8562 9100 **F:** +61 (0)3 8562 9111

Claims Hotline: 1300 134 956 (Aust Only)

**Sydney:** Suite 305, 25 Lime Street, Sydney PO Box Q896, QVB, NSW 1230 **T:** +61 (0)2 9268 9100 **F:** +61 (0)2 9268 9111

Email: asiapac@sportscover.com







### Sportscover Australia Pty Ltd

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Additional Benefits

1. Modification Expenses 2. Funeral Expenses

3. Parents Inconvenience Allowance

4. Non Medicare Medical Costs

Excess

Aggregate Limit of Liability

Up to \$10,000 Up to \$5,000

\$25 Per Day Maximum Benefit \$1,500

85% to maximum \$2,000

\$50

\$2,000,000

#### TABLE OF INSURED EVENTS

Insured Events % of Max Capital Sum payable

- 1. Death and Permanent Total Disablement Under 18 years 100% 20%
- 2. Permanent paralysis of all limbs 100%
- 3. Permanent loss of use of two limbs 100%
- 4. Permanent loss of use of one limb 60%
- 5. Permanent total loss of sight 100%
- 6. Permanent total loss of sight in a remaining eye 100%
- 7. Permanent total loss of sight or the lens in one eye 50%
- 8. Permanent total loss of hearing 75%
- 9. Permanent total loss of hearing in one ear 25%
- 10. Permanent total loss of Liver 75%
- 11. Permanent total loss of two kidneys 75%
- 12. Permanent total loss of one kidney 35%
- 13. Permanent total loss of sexual function 45%
- 14. Permanent total loss of two testicles 40%
- 15. Permanent total loss of one testicle 7.5%
- 16. Permanent total loss of spleen 30%
- 17. Permanent disfigurement to 100% of the surface of the head and neck 50%
- 18. Permanent disfigurement to 100% of the surface of the remainder of the body 25%
- 19. Permanent total loss of use of a thumb and all fingers on one hand 50%
- 20. Permanent total loss of use of all the fingers on one hand 40%
- 21. Permanent total loss of use of a thumb 30%
- 22. Permanent total loss of use of one joint of a thumb 15%
- 23. Permanent total loss of use of a finger 10%
- 24. Permanent total loss of use of two joints of a finger 7.5%
- 25. Permanent total loss of use of one joint of a finger 5%
- 26. Permanent total loss of use of a foot 15%
- 27. Permanent total loss of use of a big toe 5%
- 28. Permanent total loss of use of one joint of a big toe 3%
- 29. Permanent total loss of use of each other toe 3%
- 30. Broken leg or kneecap that will not join 10%
- 31. Shortening of a leg by at least 5 centimetres 7.5%
- 32. Any permanent disability or disfigurement that is not total or is not listed under Events 8 to 31 above will be paid for in proportion to the degree of Permanent Disability as compared with the cases as listed above without taking into account the Occupation of the Insured Person.

of Sportscover	Premium	As Agreed
2//02/201/		
DATE		
	iter/s detailed above.  27/02/2017	of Sportscover Premium  iter/s detailed above.  27/02/2017

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