

## SCHEDULE OF COVER Sports Combined

<b>OUR REFERENCE</b>	14090666
<b>INSURED</b>	Special Olympics Australia, its clubs and state committees, advisory committees, athletes, volunteers, first aid officials, coaches, officials and committee members.
<b>BUSINESS OF INSURED</b>	<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"> <li>* Playing or promoting club, representative games, competitions and performances</li> <li>* Participating in training or practice sessions, or official functions arranged by the insured</li> <li>* Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured</li> <li>* Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating</li> <li>* whilst an Insured Person is engaged in voluntary work / committee meetings &amp; fundraising authorised by and under the control of the Insured.</li> <li>* Sale of merchandise</li> <li>* Public liability as an owner/occupier of the premises, in respect to sanctioned events only.</li> </ul> <p>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 &amp; Powerlifting</p>
<b>PERIOD OF INSURANCE</b>	30/09/21 to 30/09/22 At 4pm Local Time
<b>SPORTS COMBINED LEGAL LIABILITY</b>	
<b>COVERING</b>	<p>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).</p> <p><b>Public Liability Limit:</b> <span style="float: right;">\$20,000,000 Any One Loss</span></p> <p><b>Products Liability Limit:</b> <span style="float: right;">\$20,000,000 Any One Loss and in the Aggregate</span></p>

**Excess:** Nil

<b>ENDORSEMENTS</b>	Excess increased to \$10,000 each and every claim as a result from Equestrian Activities and Abuse
<b>GEOGRAPHICAL LIMITS</b>	Worldwide excluding USA and Canada
<b>SPORTS COMBINED</b>	<b>Professional Indemnity</b>
<b>COVERING</b>	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.
<b>INSURED PARTIES</b>	Coaches / Trainers / Instructors / Officials / Referees / Umpires / First Aid Personnel
<b>SUM INSURED</b>	\$10,000,000 any one claim \$10,000,000 Annual Aggregate
<b>EXCESS</b>	\$Nil each and every claim
<b>GEOGRAPHICAL LIMITS</b>	Worldwide Excluding USA and Canada
<b>RETROACTIVE DATE</b>	30/08/2010
<b>SPORTS COMBINED</b>	<b>Personal Accident</b>
<b>INSURED PERSONS</b>	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.
<b>BENEFITS</b>	<p>The cover outlined is a broad summary only - please refer to the policy wording for details of the terms and conditions, including exclusions.</p> <p><b>4.1 Capital Benefits</b></p> <p>4.1 The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy \$100,000</p> <p><b>4.2 Medical Benefits</b></p> <p>4.2.1 Medical Benefits The percentage of the Medical Expenses covered under this section is 90%</p> <p>4.2.2 Physiotherapy Benefits The percentage of physiotherapy expenses covered under this Section is</p> <p>Visits 1 to 5 95% of the fee charged less rebates from other sources</p> <p>Visits 6 to 10 80% of the fee charged less rebates from other sources</p> <p>All other visits 75% of the fee charged less rebates</p>

from other sources

The Excess payable for each claim under Section 4.2 is \$50

The maximum amount payable per claim under Section 4.2 is \$5,000

**4.3 Weekly Benefits**

4.3.1 Loss of Income  
The amount payable is the lesser of 85% Net Income Lost or \$500 Per Week

4.3.2 Student Allowance \$200 Per Week

4.3.3 Domestic Home Help \$200 Per Week

The Excess Period under Section 4.3 is 7 Days  
The Max Benefit Period under Section 4.3 is 52 weeks

**4.4 Other Benefits**

- 4.4.1 Injury Assistance & Parents Inconvenience Benefit \$1,500
- 4.4.2 Rehabilitation Benefit - Gym Membership \$500
- 4.4.2 Rehabilitation Benefit - Tuition \$3,000
- 4.4.3 Bed Care Benefit \$300 per week  
Max 52 weeks
- 4.4.4 Dependant Childrens Allowance \$500
- 4.4.5 Home Renovation Benefit \$10,000
- 4.4.6 Funeral Expenses Benefit \$5,000
- 4.4.7 In Memoriam Benefit \$1,000
- 4.4.8 Kidnapping Benefit \$10,000
- 4.4.9 Membership Benefit \$500

**GEOGRAPHICAL LIMITS** Worldwide

**POLICY WORDING** Combined Liability Policy Wording 07.21  
SCA Player Accident Lloyds Policy Wording 07.20

INSURER	Policy No.	Proportion %
Sportscover Australia P/L Locked Bag 6003 WHEELERS HILL VIC 3150	PMEL99/0125894	100.0000

**As Agent For :**  
Certain Underwriters at Lloyds of London 100.0000 %

**ENDORSEMENTS**

- 1 Equestrian Endorsement
- 2 Category 4 Sports Removal
- 3 Pre-Existing Condition Removal
- 4 CategoAbuse Extension

**Equestrian Endorsement**

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.

\$10,000 Excess for Equestrian Activities

**Category 4 Sports Removal**

Additional Exclusions for Part 1, point 2. Category 4 Sports is remove entirely

**Pre-Existing Condition Removal**

Section 6 What we will not pay for:

Exclusion 6.6 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

### **CategoAbuse Extension**

This extension is on a "claims made" basis. It only covers claims made against You and notified to Us during the period of insurance. However, provided you give Us notice in writing of any facts that might give rise to a claim against You, as soon as reasonable practicable after You become aware of those facts and before the expiry date of this insurance, then this insurance will respond, notwithstanding the fact that no claim has actually been made against You prior to the expiry date.

#### **Operative Clause:**

Subject to the terms, conditions, definitions and exclusions of this Policy (Other than as amended by this Extension), we hereby agree to indemnify You up to the Limit of Liability against all sums which you shall become legally liable to pay by the way of compensation (excluding redress, punitive, exemplary, aggravated and/or multiple damages) as a result of a Claim or Claims first made against You and notified in writing to Us during the period of insurance stated in the Schedule by reason of Personal Injury arising out of Abuse or attempt threat committed or alleged to have been committed.

#### **Definitions:**

Wherever used in this Extension the following words have the following special meanings:

**Claim** means: Any originating process (in a legal proceeding or arbitration), cross claim or counter claim or third party claiming compensation against and served on an Insured.

**Retroactive Date:** From the original date that you have had this abuse extension with us on a continuous basis or from **30 September 2021**

#### **Limit of Liability:**

Our total aggregate liability during any one period of insurance for all liability arising directly or indirectly out of or in connection with Abuse or attempt threat shall not exceed **\$500,000** any one claim or in the aggregate during any one period of insurance. Furthermore, this Limit of Liability provided under this Extension shall apply inclusive of all legal costs and expenses incurred by Us.

#### **Legal Costs:**

We will pay all costs, fees and expenses incurred, with our prior consent, by You in the defence of settlement of a claim or claims made against You but not exceeding in total the Limit of Liability noted in this extension.

#### **Exclusions:**

We shall not be liable:

1. for any liability in respect of which You are entitled to indemnify under any other insurance.
2. for any liability arising from Abuse or attempt threat which occurred prior to the Retroactive Date specified in this Extension.
3. for any liability arising from any facts and/or circumstances, of which You had become aware prior to commencement of the Period of Insurance, which is a reasonable person in Your position would have considered as facts and/or circumstances which may rise to a Claim or Claims under this Policy.

4. to indemnify any perpetrator or alleged perpetrator of any Abuse or attempt threat.
5. for any fines or penalties or the costs of defending any criminal proceedings
6. for any Claim or Claims brought against You in any country or jurisdiction outside the commonwealth of Australia or New Zealand or Claims arising from the enforcement of any judgement, order or award in respect of any action first brought in any court of law, arbitration, tribunal or other judicial body outside the Commonwealth of Australia or New Zealand.
7. for the Excess as set out under Condition 1 of this extension.
8. for any liability from any government redress program or similar as agreed

Conditions:

1. You shall bear the first **\$10,000** (inclusive of costs and expenses) of any one Claim.

For the purpose of determining the Excess applicable to any indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or attempt(s) threat suffered by any individual claimant shall be deemed to be arising out of the originating cause.

If there is more than one claimant, all acts of Abuse or attempt(s) threat suffered by each Individual Claimant shall be deemed to be arising out of original causes.

2. You shall, as a condition precedent to Your right to be indemnified under this Extension, ensure that You comply with all State and National legislation and requirements for dealing with minors

**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.



**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.