

**COVERAGE SUMMARY**

Recreation Competition Event & Services  
Group Personal Accident - PAG

**IMPORTANT NOTICE**

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collection Notice issued to you. If you do not have one of these documents, please call us on the number above or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and the Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available at our website or by contacting us for a copy. The following is a summary of cover only. For full terms and conditions including definitions, conditions, other limits and exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on Cancellation. **Any errors identified in the summary below must be reported to your Account Manager for amendment.**

GROUP PERSONAL ACCIDENT INSURANCE  
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POLICY NUMBER:  
SCC0000038AH2

AGREEMENT NUMBER (UMR) :  
B0702BB305320M

INSURED NAME:  
Recreation & Competition Event Resource & Services Pty Ltd (RACERS),  
Queensland

RISK LOCATION:  
Queensland

MOTOR SPORT & NON MOTOR SPORT ACTIVITIES | INSURED PERSONS:  
Category 1 - All Drivers, Pit Crew, Navigators & Passengers  
Category 2 - Officials, Photographers and Voluntary Workers

MOTOR CYCLING ACTIVITIES | INSURED PERSONS:  
Category 1 - All Riders/Passengers who are entrants/participants in  
'RACERS' sanctioned Motor Cycling events

COVER TYPE:  
Personal Accident

INSURED EVENTS:  
Category 1 - Injury occurring whilst practising, qualifying or competing  
in motor race meetings, testing commissioning or set-up sessions or  
other authorised activities  
Category 2 - Injury occurring whilst engaged in declared activities  
during sanctioned motor race meetings or other authorised activities

MOTOR CYCLING ACTIVITIES | INSURED EVENTS:  
Injury occurring whilst participating, qualifying or competing  
in 'RACERS' sanctioned events or other authorised activities

GEOGRAPHICAL LIMITS:  
Australia and New Zealand

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MOTOR SPORT & NON MOTOR SPORT ACTIVITIES

PART A LUMP SUM BENEFITS:

EVENT 1 | QUADRIPLÉGIA OR PARAPLEGIA:

Quadriplegia or Paraplegia: \$100,000 | applying to Category 1 and Category 2 Insured Persons

EVENT 2 | ACCIDENTAL DEATH:

\$75,000 | Category 1 Insured Persons - All Drivers, Pit Crew, Navigators and Passengers

EVENT 2 | ACCIDENTAL DEATH:

\$65,000 | Category 2 Insured Persons - Officials, Photographers and Voluntary Workers

EVENT 2 | ACCIDENTAL DEATH:

\$50,000 | If under 18 years of age with full-time employment

EVENT 2 | ACCIDENTAL DEATH:

\$10,000 | If under 18 years of age and not in full-time employment

EVENTS 3 TO 19:

Please refer to Table of Events in the Policy Wording

PART B WEEKLY BENEFIT INJURY | EVENTS 20 TO 21:

\$650 per week Total Disablement | Category 1 & Category 2 Insured Persons

MAXIMUM BENEFIT PERIOD:

156 weeks in respect of Weekly Benefits

MAXIMUM BENEFIT PERIOD:

104 weeks in respect of Injury Assistance Benefits

CATEGORY 1 INSURED PERSONS - WAITING PERIOD:

Seven (7) consecutive days

CATEGORY 2 INSURED PERSONS - WAITING PERIOD:

Nil days

EXCESS IN RESPECT OF NON-MEDICARE MEDICAL EXPENSES:

\$50

PART F | INJURY RESULTING IN FRACTURED BONES:

\$5,000 maximum - please refer to Table of Events (33 - 41)

PART G | INJURY RESULTING IN DAMAGE TO TEETH:

\$5,000 maximum - please refer to Table of Events (42 - 43)

MOTOR CYCLING ACTIVITIES

PART A LUMP SUM BENEFITS

EVENT 1 | QUADRIPLÉGIA OR PARAPLEGIA:

\$100,000 | Applying to Category 1 and Category 2 Insured Persons

EVENT 2 | ACCIDENTAL DEATH:

\$50,000 | Category 1 Insured Persons - All Riders & Passengers

EVENT 2 | ACCIDENTAL DEATH:

\$10,000 | If under 18 years of age and not in full-time employment

EVENTS 3 TO 19:

Please refer to Table of Events in the Policy Wording

PART B WEEKLY BENEFIT INJURY | EVENTS 20-21:

\$500 per week Total Disablement

MAXIMUM BENEFIT PERIOD:

52 weeks in respect of Weekly Benefits

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MAXIMUM BENEFIT PERIOD:

52 weeks in respect of Injury Assistance Benefits

CATEGORY 1 INSURED PERSONS - WAITING PERIOD:

Thirty (30) consecutive days

EXCESS IN RESPECT OF NON-MEDICARE MEDICAL EXPENSES:

\$50

PART F | INJURY RESULTING IN FRACTURED BONES:

\$5,000 maximum - please refer to Table of Events (33 - 41)

PART G | INJURY RESULTING IN DAMAGE TO TEETH:

\$5,000 maximum - please refer to Table of Events (42 - 43)

PERSONAL WELLBEING COVER

INJURY ASSISTANCE | HOME CARE BENEFIT:

\$200 per week | Category 1 - Seven (7) Day Excess

Category 2 - Nil Excess period

STUDENT TUTORIAL BENEFIT:

\$200 per week | Category 1 - Seven (7) Day Excess

Category 2 - Nil Excess period

ACCOMODATION AND TRANSPORT BENEFIT:

\$200 per week | Category 1 - Seven Day Excess

Category 2 - Nil Excess period

MOTOR CYCLING ACTIVITIES | INJURY ASSISTANCE | ALL BENEFITS NOTED ABOVE:

\$250 per week | Category 1 - Thirty (30) Day Excess

FUNERAL EXPENSES:

\$5,000

MODIFICATION BENEFIT:

\$5,000 maximum

EMERGENCY TRANSPORT:

\$5,000

INJURY REHABILITATION BENEFIT:

\$5,000 maximum

NON-MEDICATE MEDICAL EXPENSES:

OUT OF POCKET EXPENSES:

\$200/week for a maximum 52 weeks | covering costs of transport, parking to attend medical consults.

AGGREGATE LIMIT OF LIABILITY

Any One (1) period of Insurance: \$10,000,000

WORDING:

Epsilon Underwriting - Epsilon Group Personal Accident Wording  
(RACERS) 11.18

ENDORSEMENTS

MOTOR SPORT & NON MOTOR SPORT ACTIVITIES - TIME OF OPERATION OF COVER

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Category 1

Cover under this policy shall apply whilst the Insured person is engaged in officially sanctioned activities including but not limited to:  
Participation in club, representative, state or national events

Cover shall also include:

Travelling directly to and from the above sanctioned activities, and;  
Staying away from home whilst engaged in the above sanctioned activities

Category 2

Cover under this policy shall apply whilst the Insured Person is:

- a) Actually engaged in unpaid voluntary work performed on behalf of the Insured
- b) Training arranged by the Insured
- c) In an administrative capacity as an official, photographer, trainer or fundraiser

Provided always that the Policy shall apply only in respect of such work officially organised by and under the control of the Insured including necessary direct travel to, from or during such voluntary work

MOTOR CYCLING ACTIVITIES - TIME OF OPERATION OF COVER

Category 1

Cover under this policy shall apply whilst the insured person is qualifying or competing in officially sanctioned  
Motor Cycle Race Meetings

Cover shall also include:

Travelling directly to and from the above sanctioned activities and;  
Staying away from home whilst engaged in the above sanctioned activities

AGE LIMITATIONS - AGE 5 TO 90

EMERGENCY TRANSPORT EXPENSE

(Reimbursement of ambulance expenses incurred in the Commonwealth of Australia would normally be prevented by the Health Act of similar legislation.) If an Insured Person and or/or his/her immediate direct family, defined as, wife or husband (including de-facto), dependant children under 16 years of age or full time students under 25 years of age, during the Period of Insurance, suffers a serious Injury or Sickness necessitating emergency medical care, the Underwriters will pay, to a maximum benefit of \$5,000, the cost of emergency transport to the nearest medical facility, provided the cost of such transport is not recoverable by any other means or is not in breach of any Health Act or legislation preventing the Underwriters paying these costs.

NON-MEDICARE MEDICAL EXPENSE (NMME) COVER

If during the Period of Insurance and whilst the Insured Person is engaging in sanctioned events organised by the Policyholder, the Insured

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Person suffers from a Bodily Injury, We will pay 90% of each and every non-Medicare medical expense incurred up to a maximum of \$2,000 excess of \$50.00

NON-MEDICARE MEDICAL EXPENSES means:

- (a) expenses incurred within twelve (12) months of sustaining an Injury; and
- (b) expenses paid by an Insured Person or by the Insured for Doctor, Physician, Surgeon, Nurse, Physiotherapist, Chiropractor, Osteopath, Hospital and/or Ambulance services for the following treatments: Medical; Surgical; X-ray; Chiropractic; Osteopathic; Physiotherapy; Hospitalisation; Nursing. But excudes: dental treatment, unless such treatment is necessarily required to teeth other than dentures and is caused by the injury referred to in (a) above, and Services for which the Insured is eligible to receive Medicare Benefits.

CONDITIONS APPLYING TO NON-MEDICARE MEDICAL EXPENSES:

- 1) Any benefit payable is less recovery made from Private Health Insurance Fund
- 2) No benefit is payable in respect of the Medicare Gap between payment made by Medicare and the charge incurred.

Such expenses must be incurred and claimed within a 52 week period from the date of Injury, with two exceptions, as follows:

- 1) Non-Medicare Expenses may be considered and accepted after 52 weeks if such expenses have been incurred as a direct result of a deferral of treatment by a doctor or a treating specialist. This exception only applies in instances where a claim has been lodged with and accepted by the underwriter and the deferment is notified to and agreed by the underwriter.
- 2) In the event of a lump sum capital benefit under the policy, non-Medicare medical expense payments will cease immediately.

PLACED WITH	POLICY NUMBER	PROPORTION
Epsilon Insurance Broking P/L t/as Epsil A.B.N. 68 097 402 134 Suite 401, Level 4 68 York Street SYDNEY NSW 2000 PH: 02 9299 3466	SCC0000038AH2	100.0000%
* SUPPORTING INSURERS		
- Lloyds of London (Syndicated) Lime Street London	100.0000%	