

**SCHEDULE OF COVER**  
**Sports Combined**  
**Our Reference: 09070070**

**INSURED**

Australian Underwater Federation Inc.  
and its affiliate State Bodies, together with all registered members, coaches, umpires, officials,  
administrators, employees, voluntary workers, associate members and members of these bodies.

**BUSINESS OF INSURED**

National Sports Insurance Program (Underwater Sports) -  
Principally Sports administration, organising and conducting  
sporting events, fund-raising and any other activity incidental  
thereto. Activities include Scuba Diving, Spearfishing,  
Underwater Hockey, Snorkelling, Finswimming and Scuba.

**PERIOD OF INSURANCE**

01/07/11 to 30/06/12 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).

<b>Public Liability Limit:</b>	\$20,000,000 Any One Loss
<b>Products Liability Limit:</b>	\$20,000,000 Any One Loss and in the Aggregate
<b>Excess:</b>	\$1,000 Each and Every Liability Claim

**Endorsements**

Participation Liability	- Included
Member to Member Liability	- Included
Participant to Participant Liability	- Included

**Geographical Limits**

Worldwide excluding USA & Canada

**SPORTS COMBINED - Professional Indemnity**

**Covering**

Providing indemnity to the Insured for legal liability claims made 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**

\$5,000,000 any one claim  
\$5,000,000 Annual Aggregate

**Excess**

\$1,000 each and every claim

**Geographical Limits**

Worldwide excluding USA & Canada

**Retroactive Date**

Date the Insured first held continuous Professional Indemnity cover or Inception date of the Policy, whichever the earlier

**SPORTS COMBINED PERSONAL ACCIDENT**

**Insured Persons**

Members - 1,000 Includes 'Player to Player' cover

**Benefits**

**Capital Benefits**

The cover under this section provides \$50,000 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**

Not Insured

**Student Help**

Not Insured

**Home Help**

Not Insured

**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 \$1,500. 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**

Calliden Sports Insurance Policy Wording CLOAM 1009 V5

### **NOTES**

Includes "Player to Player" cover

### **ENDORSEMENTS**

000 **IMPORTANT RELATIONSHIPS & ASSOCIATIONS**

**INSURER**

OAMPS Insurance Brokers Ltd - Brisbane  
GPO Box 1113 BRISBANE QLD 4001

**PER CENT POLICY NO.**

100.0000 SP000773

**Actual Insurers :**

Calliden Ltd

100.0000

**IMPORTANT RELATIONSHIPS & ASSOCIATIONS**

When arranging this contract under a binder agreement with Calliden Insurance Ltd, OAMPS acts on behalf of the insurer and as agent of the insurer, not as your agent.

**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.

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