



Endorsement

Group Personal Accident & Illness

POLICY NUMBER: 2300110389
INSURED: Australian Sailing Limited
INSURED PERSON(S): As per Policy Schedule(s)
EFFECTIVE DATE: FROM: 4 pm on the 30th June, 2023
TO: 4 pm on the 30th June, 2024

ADDITIONAL BENEFITS SECTION 1: NON MEDICARE MEDICAL EXPENSES

If an Insured Person sustains an Injury and incurs Non-Medicare Medical Expenses We will pay 100% of the actual Non-Medicare Medical Expenses after deduction of recoveries from any other source and deduction of the Excess OR the maximum amount specified in the Policy Schedule, whichever is the lesser.

Medical Expenses means:

- expenses incurred by, or on behalf of, an Insured Person within 12 calendar months of suffering an Injury, where
- the cost is for treatment by a duly qualified medical practitioner, physician, surgeon, chiropractor, optician, dentist, acupuncturist or other qualified professional alternate therapist, pharmacist, nurse, hospital or ambulance service, for
- medical, surgical, x-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding physiotherapy and the cost of dental treatment unless such treatment is necessarily incurred to teeth other than dentures and is caused by an injury, and
- does not include any or part of any expenses for which a Medicare benefit is paid or is payable, nor does it include the balance of monies due or payable by You after deduction of any Medicare benefit or rebate. (Commonly known as the "Medicare Gap".)

There is no cover for Physiotherapy under this section. The only cover provided is under Additional Benefits Section 2 Physiotherapy Benefit.

Refund Not Available:

We shall not be liable to make any refund in respect of:

- Any expense recoverable by You or by the Insured from any other insurance scheme, private health insurance or any plan providing medical or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance plan or source;

Head Office

Sydney Level 19, 2 Park Street Sydney NSW 2000 Australia
GPO Box 9933 Sydney NSW 2001 Australia

Melbourne GPO Box 9933 Melbourne VIC 3001 Australia
Brisbane GPO Box 9933 Brisbane QLD 4001 Australia
Perth GPO Box 9933 Perth WA 6848 Australia

Australia wide

T 1300 030 886
F 1300 634 940

International

T +61 3 9522 4000
F +61 3 9522 4645

www.aig.com.au



- More than the specified percentage of each claim less all deductions and the Policy excess;
- Any expense which We are prohibited by Law from paying.

Our Total Liability shall not exceed in the aggregate the amount specified in the Policy Schedule, in respect of any one Injury.

ADDITIONAL BENEFITS SECTION 2: PHYSIOTHERAPY BENEFIT

If an Insured Person sustains an Injury which within 12 calendar months requires Physiotherapy treatment as recommended by a Doctor, except as per important note below, and treatment is provided by a qualified physiotherapist we will pay the following:

- Visits 1 to 5: 95% of the fees charged less rebates from other sources, subject to a maximum payment of \$45 per visit
- Visits 6 to 10: 80% of the fees charged less rebates from other sources, subject to a maximum payment of \$40 per visit
- All other visits 75% of the fees charged less rebates from other sources, subject to a maximum payment of \$30 per visit.

This benefit is subject to a maximum amount of \$850 any one claim.

Important Note:

No Doctors referral is required for the first 5 visits. A Doctors referral is required for all visits thereafter.

ADDITIONAL BENEFITS SECTION 3: STUDENT TUTORIAL BENEFIT - NON-INCOME EARNERS

If You are a full time student and You suffer Temporary Total Disablement, We will reimburse the cost of student tutorial fees incurred in accordance with the limits and benefit period specified in the Schedule of Benefits, provided that:

- such fees are paid to a professionally qualified tutor, who is not related to the Insured Person, who continues teaching during the period of disability
- such Temporary Total Disablement is certified by a qualified medical practitioner

ADDITIONAL BENEFITS SECTION 4: DOMESTIC HOME HELP BENEFIT - NON-INCOME EARNERS

If You are a non-income earner and You suffer Temporary Total Disablement, We will reimburse the costs of hiring domestic help and/or child minding services reasonably and necessarily incurred provided that:

- such services and domestic help are carried out persons other than members of the Insured Person's family or other relatives permanently living with the injured person
- such child-minding services and domestic help is certified as necessary by a legally qualified medical practitioner.



ADDITIONAL BENEFITS SECTION 5: DENTAL BENEFITS

INSURED EVENTS

Injury resulting directly in the following dental treatment being carried out within twelve (12) months of the date of injury:

- Loss of Teeth resulting in prosthetic replacement- \$1,250 per tooth
- Damage to Teeth resulting in prosthetic restoration- \$625 per tooth

The Maximum amount payable under this section is limited to \$5,000 any one accident
Cover only applies if the event occurs within twelve (12) calendar months of the date of Injury

ADDITIONAL BENEFIT SECTION 6: FUNERAL BENEFIT

If an Insured Person suffers an Injury resulting in Section A Event 1 Death, we will pay all reasonably incurred funeral expenses. The maximum amount we will pay is \$10,000.

ADDITIONAL BENEFITS SECTION 7: PARENT INCONVENIENCE ALLOWANCE

If an Insured Person who is:

- under 20 (twenty) years of age, and
- wholly dependent on his/her parents for maintenance and support

is hospitalised as a result of an Injury we will pay the Insured Person \$25.00 (twenty five dollars) per day they are hospitalised. This benefit is limited to a maximum of fifty two (52) weeks and is subject to an excess of 7 days.

ADDITIONAL BENEFITS SECTION 8: FRACTURED BONES BENEFIT

INSURED EVENTS

Injury resulting in:

BENEFITS

As a percentage of the amount shown in the Policy Schedule under Section 8: Fractured Bones Benefit

Skull Fracture	10%
Skull Fracture necessitating surgery	70%
Jaw Fracture	10%
Jaw Fracture necessitating surgery	50%
Cheek Fracture	10%
Cheek Fracture necessitating surgery	40%
Spine Fracture	20%
Spine Fracture necessitating surgery	100%
Shoulder Blade Fracture	10%
Shoulder Fracture necessitating surgery	60%
Collarbone Fracture	10%
Collarbone Fracture necessitating surgery	30%



Upper arm, forearm Fracture	10%
Upper arm, forearm Fracture necessitating surgery	40%
Elbow Fracture	20%
Elbow Fracture necessitating surgery	30%
Hand Fracture	10%
Hand Fracture necessitating surgery	30%
Finger (one or more) Fracture	5%
Finger (one or more) Fracture necessitating surgery	10%
Rib (one or more) Fracture	5%
Rib (one or more) Fracture necessitating surgery	10%
Hip, Pelvis Fracture	20%
Hip, Pelvis Fracture necessitating surgery	80%
Upper Leg Fracture	10%
Upper leg Fracture necessitating surgery	70%
Kneecap Fracture	10%
Kneecap Fracture necessitating surgery	30%
Lower leg tibia Fracture	10%
Lower leg tibia Fracture necessitating surgery	50%
Lower Leg fibula Fracture	10%
Lower leg fibula Fracture necessitating surgery	20%
Lower Leg tibula and fibula Fracture	30%
Lower leg tibula and fibula Fracture necessitating surgery	60%
Ankle joint Fracture	10%
Ankle joint Fracture necessitating surgery	40%
Foot Fracture	10%
Foot Fracture necessitating surgery	30%
Toe (one or more) Fracture	5%
Toe (one or more) Fracture necessitating surgery	10%

The Maximum amount payable under this section is limited to \$5,000 any one accident
Cover only applies if the event occurs within twelve (12) calendar months of the date of Injury



ADDITIONAL POLICY EXCLUSIONS"

It is hereby declared and agreed that following Exclusions 11 -15 are added to this policy:

Exclusions

11. This policy does not extend to cover Members of Affiliated clubs **whilst participating in an event, or on the premises of any club that is not affiliated with Australian Sailing**
12. **This policy does not provide any coverage overseas** or extend coverage beyond 200 nautical miles from the Australian Coast
13. **This policy does not extend coverage to members of Class Associations**, unless they are a Category 1 or Category 2 Insured Person
14. **Tow Foiling courses are excluded unless the following conditions are adhered to:**
 - a. 1:1 coach /student ratio whilst towing,
 - b. Coaches & Instructors must be Australian Sailing accredited,
 - c. Maximum towing speed of 10 knots,
 - d. Participant must wear a helmet,
 - e. Participant must wear a lifejacket,
 - f. Minimum tow rope of three metres
15. **This policy does not extend coverage to individuals when engaged in recreational (non-club organised) boating activities** This Policy is designed to cover members of affiliated clubs when engaged in activities as defined by INSURED PERSONS, Categories 1, 2 & 3.

In all other respects, the policy remains unaltered.

EXTRA PREMIUM:	NIL
GST:	NIL
STAMP DUTY:	NIL
TOTAL:	NIL

DATE OF ISSUE: 6th June, 2022

BROKER: Network Insurance
Group
PER



AIG AUSTRALIA LIMITED