

Personal Accident

Policy Schedule

INSURED	Harness Racing Australia Inc. (HRA) Group Scheme including: <ul style="list-style-type: none">• Harness Racing Victoria• Harness Racing South Australia• Racing and Wagering Western Australia• Harness Racing Tasmania• Harness Racing Queensland
BENEFICIARIES	Licensed Trainers, Drivers, Stable Hands (voluntary workers only) of the Australian Harness Racing Industry including licensed visitors. The cost of insurance is levied as part of the driver's registration process each year.
GEOGRAPHICAL SCOPE	Worldwide
JURISDICTIONAL SCOPE	Worldwide
GOVERNING LAW OF CONTRACT	Australian
PERIOD OF INSURANCE	From: 1 September 2009 at 4 PM Local Standard Time To: 1 September 2010 at 4 PM Local Standard Time and any further period for which the Insurer agrees to provide cover.
SCOPE OF COVER	Covering all registered licensees (Trainers, Drivers & Voluntary Stable hands where nominated by state) anywhere in the world whilst participating in any recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.
SCHEDULE OF BENEFITS	As per Schedule of Benefits
AGGREGATE LIMIT OF LIABILITY	\$3,000,000 any one period of insurance. Nil in respect of Non-Scheduled Aircraft

EXCESSES	Weekly Benefits following Injury Non-Medicare Medical Expenses	7 day excess period \$50
WEEKLY BENEFIT PERIOD	104 weeks	
AGE LIMITS	14–85 years Applicants Aged 65-75 Years – refer endorsement Attached Applicants Aged 76-84 Years - refer endorsement attached	

Schedule of Benefits

PART A – LUMP SUM BENEFITS FOR INJURY

- Insured Persons Aged up to 65 Years EVENTS 1-19 Maximum benefit is \$250,000
- Insured Persons Aged 65-75 Years EVENTS 1-19 Maximum benefit is \$100,000
- Insured Persons Aged 76-84 Years EVENT 1 Accidental Death reduced to \$10,000
EVENT 2 Permanent Total Disablement is deleted
EVENTS 3-19 Maximum benefit \$50,000

PART B – WEEKLY BENEFITS FOR INJURY

- Insured Persons Aged up to 65 Years EVENT 20 – 85% of average weekly earnings up to a maximum of \$1,000
- Insured Persons Aged 65-75 Years EVENT 20 – 85% of average weekly earnings up to a maximum of \$1,000
- Insured Persons Aged 76-84 Years NO WEEKLY BENEFITS APPLY

TABLE OF EVENTS	
THE EVENTS <i>Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:</i>	THE BENEFIT <i>Being a percentage of the amount shown in the Schedule against Part A or B for each Insured Person.</i>
PART A – LUMP SUM BENEFITS	
1) Accidental Death	100%
2) Permanent Total Disablement	100%
3) Permanent and Incurable paralysis of all limbs	100%
4) Permanent Total Loss of sight of both eyes	100%
5) Permanent Total Loss of sight of one (1) eye	100%
6) Permanent Total Loss of use of two (2) limbs	100%
7) Permanent Total loss of use of one (1) limb	100%
8) Permanent and incurable insanity	100%
9) Permanent Total Loss of hearing in: a) both ears b) one (1) ear	80% 20%
10) Permanent Total Loss of four (4) fingers and thumb of either hand	80%
11) Permanent Total Loss of the lens of one (1) eye	60%

12) Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
13) Permanent Total Loss of use of four (4) fingers of either hand	50%
14) Permanent Total Loss of use of one (1) thumb of either hand: a) both joints b) one joint	30% 15%
15) Permanent Total Loss of use of fingers of either hand: a) three (3) joints b) two (2) joints c) one (1) joint	10% 7.5% 5%
16) Permanent Total Loss of use of toes either foot: a) all – one (1) foot b) great – both joints c) great – one (1) joint d) other than great - each toe	18% 5% 2.5% 1%
17) Fractured leg or patella with established non-union	10%
18) Shortening of leg by at least 5cm	7.5%
19) Permanent Disability not otherwise provided for under insured Events 5 to 18 inclusive. Such percentage of the Sum Insured as the Insurers shall in their absolute discretion determine and being in their opinion not inconsistent with the benefits provided under Events 5 to 18 inclusive.	Limited to a maximum amount of 75% of the amount shown in the Schedule against Part A – Lump Sum Benefits.
PART B – WEEKLY BENEFITS – INJURY	
20) Temporary Total Disablement	During such disablement, the Weekly benefit shown on the Schedule against Part B – Weekly Benefits – Injury, but not exceeding the Salary of the Insured Person.
21) Temporary Partial Disablement	During such disablement, the weekly benefit amount shown on the Schedule against Part B Weekly Benefits – Injury less any amount of current earnings as a result of working in a reduced capacity with the Insured provided the combined amount does not exceed the Salary of the Insured Person. Should the Insured Person be able to return to work with the Insured in a reduced capacity, yet elect not to do so then the benefit payable shall be 25% of the amount payable for Event 20.

PART C – INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES - BENEFITS	
Cover for an Event under this Part applies only if an amount is shown on the Schedule against Part C – Injury Resulting in Loss of Teeth or Dental Procedures - Benefits.	
Injury resulting directly in the following loss or procedure(s) (as the case may be) which occur within twelve (12) months of the date of the Injury:	The benefits shown below are a percentage of the amount shown on the Schedule against Part C - Injury Resulting in Loss of Teeth or Dental Procedures – Benefits.
22) Loss of teeth or full capping of teeth, per tooth	100%
23) Partial capping of teeth, per tooth	50%
The maximum benefit payable with respect to any one Injury shall be \$5,000 limited to \$250 per tooth unless otherwise shown on the Schedule against Part C – Injury Resulting In Loss of Teeth or Dental Procedures - Benefits.	
For the purpose of Part C - a tooth means a sound and natural permanent tooth but does not include first or milk teeth, dentures, implants and dental fillings.	
ADDITIONAL BENEFITS	
Emergency Home Help (non-income earning persons)	During such disablement the weekly benefit of \$200 payable from the 8 th day of treatment by a Doctor for a maximum of 26 weeks.
Emergency Bed Care Benefit / Extra Cash	During such disablement, the weekly benefit of \$50 for a maximum of 26 weeks.
Emergency Transport	\$2,000
Non-Medicare Medical Expenses	Up to a maximum of \$10,000
Student Tutorial Costs	Up to a maximum of \$200 per week, payable on the 8 th day of treatment by a Doctor for a maximum of 26 weeks.
Out of Pocket Expenses (non-income earning persons)	\$1,000 per week subject to maximum amount of \$10,000.
Out of pocket expenses – Income Earners	Up to \$250 per week up to 26 weeks Maximum \$6,500
Damage to clothing & equipment	\$500 limit
Funeral Expenses	Up to a maximum of \$3,000
Rehabilitation Expenses	25% of Injury annual benefit as stated in the schedule or \$5,000, whichever is the lesser
Home/Vehicle Renovation Benefit	Up to a maximum of \$1,500

ENDORSEMENTS

APPLICANTS AGED 65-75 YEARS

Upon application and payment of premium, an Insured person over the age of 65 years up to and including 75 years of age is covered for the following:

EVENTS 1-19 Maximum benefit is \$100,000

APPLICANTS AGED 76-84 YEARS

Upon application and payment of premium, an insured person over the age of 75 years up to and including 84 years of age is covered for the following:

EVENT 1 Accidental Death reduced to \$10,000
EVENT 2 Permanent Total Disablement is deleted
EVENTS 3-19 Maximum benefit \$50,000
NO WEEKLY BENEFITS TO APPLY

With respect to Applicants aged 76-85 years, General Condition 9 is deleted and replaced with the following:

There is no cover under this Policy with respect to any Insured Person who is aged Eighty-five (85) years or more. If the Insured Person turns 85 within the renewal period, cover will continue up to the expiry date of the policy and then all cover with respect to the Insured Person shall cease. This will not prejudice any entitlement to claim benefits which has arisen before an Insured Person has attained the age of Eighty-five (85) years.

EMERGENCY HOME HELP

If during the Period of Insurance and whilst on the authorised work of the Insured an Insured Person who is retired, unemployed or not in receipt of a Salary suffers from Events 20 and/or 21 described in Section 1 - Part B of the Table of Events and is unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Injury. The maximum amount We will pay is \$200 per week, payable from the eighth (8th) day of treatment by a Doctor for an aggregate period not exceeding twenty-six (26) weeks.

Specific Definitions Applicable to Emergency Home Help

Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.

Specific Conditions Applying to Emergency Home Help

1. Childminding services and domestic help must be carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.
2. Childminding services and domestic help must be certified by a Doctor as being necessary for the recovery of the Insured Person.

NON-MEDICARE MEDICAL EXPENSES

If during the Period of Insurance and whilst on the authorised work of the Insured an Insured Person suffers from an Injury, We will pay the necessary Non-Medicare Medical Expenses incurred up to a maximum of \$10,000. An Excess of \$50 applies to each and every claim under Non-Medicare Medical Expenses.

Specific Definitions Applicable to Non-Medicare Medical Expenses

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 excludes:

- 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.

Specific Conditions Applying to Non-Medicare Medical Expenses

1. Any benefit payable is less recovery made from any Private Health Insurance Fund.
2. No benefit is payable in respect of the Medicare gap between payment made by Medicare and charges incurred.

STUDENT TUTORIAL COSTS

If during the Period of Insurance and whilst on the authorised activities of the Insured an Insured Person who is a student, suffers from Events 20 and/or 21 described in Section 1 - Part B of the Table of Events and is unable to attend registered classes, We will pay the cost of reasonably and necessarily incurred home tutorial services as a result of that Injury up to a maximum of \$200 per week, payable from the eighth (8th) day of treatment by a Doctor for an aggregate period not exceeding twenty-six (26) weeks.

Specific Conditions Applying to Student Tutorial Costs

1. The Insured Person must be registered as a full time student.
2. Home tutorial services must be carried out by persons other than members of the Insured Person's family or other relatives.

EMERGENCY TRANSPORT

It is agreed and declared that this policy extends to provide Emergency Transport Expenses incurred as a result of an Insured person sustaining injury during the period of cover, as defined.
Limit - \$2,000 any one person.

BED CARE / EXTRA CASH

If during the Period of Insurance an Insured Person suffers from an Injury, and as a result is confined to a bed for more than forty-eight (48) continuous hours under the direction of a Doctor, We will pay the Insured Person \$50 per week for each week a Doctor certifies the confinement to bed up to a maximum period of (twenty-six) 26 weeks.

OUT OF POCKET EXPENSES – NON INCOME EARNER

If during the Period of Insurance an Insured Person who is retired, unemployed or not in receipt of a Salary, the benefit under Section 1 Part B - Weekly Benefits - Injury is limited to \$1,000 per week payable upon receipts furnished by the Insured Person for such expenses attributable directly to such disablement to a maximum of \$10,000.

OUT OF POCKET EXPENSES- INCOME EARNER

It is hereby declared and agreed that should an Insured person be a income earner and suffer an injury, the benefit under Section 1 Part B – weekly Benefits – Injury is limited to \$250 per week for a maximum of 26 weeks, payable upon receipts furnished by the Insured for such expenses attributable directly to such disablement.

DAMAGE TO CLOTHING AND EQUIPMENT

It is hereby noted and agreed that the policy includes damage to clothing and personal racing equipment sustained whilst participating in an official Harness Racing trial, event or race. Equipment is limited to personal equipment which is worn or carried during the race by the driver. Limit \$500 any one event.

FUNERAL EXPENSES

If during the Period of Insurance an Insured Person suffers Event 1 Accidental Death, We will pay expenses reasonably and necessarily incurred for their burial or cremation OR the cost of returning the Insured Person's body or ashes to their country and/or state of residence. In either case the maximum amount We will pay is \$3,000.

REHABILITATION EXPENSES

On the occurrence of Events 20 and/or 21, We will reimburse expenses incurred for tuition, advice and/or treatment from a licensed vocational school or occupational rehabilitation institution, provided such tuition or advice is undertaken with Our prior agreement and the agreement of the Insured Person's Doctor as a result of the Injury causing disablement for which benefits are payable under events 20 and/or 21 as long as not covered by Medicare or any private health fund. Compensation under this provision will be limited to the actual costs incurred not exceeding an amount equal to one (1) quarter of the injury annual benefit stated in the Schedule or \$5,000, whichever is the lesser.

INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES - BENEFITS

Cover for an Event under this part applies only if an amount is shown on the Schedule against Part C – Injury Resulting in Loss of Teeth or Dental Procedures – Benefits.

Injury resulting directly in the following loss or procedure(s) (as the case may be) which occur/s within twelve (12) months of the date of the Injury:

The benefits shown below are a percentage of the amount shown on the Schedule against Part C – Injury Resulting in Loss of Teeth or Dental Procedures – Benefits.

1. Loss of teeth or full capping of teeth, per tooth – 100%
2. Partial capping of teeth, per tooth – 50%

The maximum benefit payable with respect to any one Injury shall be \$5,000 limited to \$250 per tooth.

For the purpose of Part C – a tooth means a sound and natural permanent tooth but does not include first or milk teeth, dentures, implants and dental fillings.

HOME/VEHICLE RENOVATION BENEFIT

If, as a direct result of Injury, an insured Person has a valid claim under Events 2-7 of Part A – Lump Sum Benefits, and the insured Person is required to renovate/alter his or her normal place of residence or vehicle, for the purpose of normal daily living (i.e. washing, cooking, bathing, dressing and vehicle mobility means). We shall pay 80% of costs incurred for the installation of necessary items including but not limited to ramps, guard rails, alarms systems and similar aids, up to a maximum of \$1,500.

Insurer	ACE Insurance Limited
Policy No.	04PO 006951