

# Policy Schedule

**Date of issue** 22 December 2020  
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**Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.**

## Vertex Group Personal Accident and Sickness

<b>Policy Number</b>	5575973		
<b>Policyholder</b>	Rowing Australia Ltd		
<b>Period of Insurance</b>	(a) 31 December 2020 to 31 December 2021 4:00pm Local time (b) or any further period for which renewal has been agreed		
<b>Currency</b>	All Limits and Premiums are in Australian Dollars (AUD)		
<b>Premium</b>	Premium	\$	14,027.41
	GST	\$	1,402.74
	Stamp Duty	\$	1,433.54
	<b>Total</b>	<b>\$</b>	<b>16,863.69</b>
	Which amounts are provisional and shall be adjusted in accordance with the conditions of this Policy.		
<b>Claims Administration</b>	Corporate Services Network (CSN)		
<b>Geographical Limits</b>	Worldwide		
<b>Covered Persons</b>	<p><b>Category A</b>            All members, temporary and trialing members, employees, coaches, instructors, trainees, masseurs, first aid/medical persons, timekeepers, officers, officials, technical officers, technical officials, carers for rowers with disabilities, oarsmen and oarswomen</p> <p><b>Category B</b>            Volunteer Workers</p>		

## Scope of Cover

### Category A

Other

1. whilst playing, training or practicing for the sport of the insured, including fitness training;
2. whilst acting as an official for the sport of the insured;
3. whilst travelling to or from the sport of the insured;
4. whilst attending a social function of the insured;
5. whilst completing administrative functions of the insured; or 6. whilst staying away from the insured person's normal place of residence, overnight, for the purposes of 1 through 5 above, during the policy period

### Category B

Occupation Only - Including Commuting

Cover under the Policy applies for twenty four (24) hours per day while on the business of the Policyholder, excluding transit to and from the Covered Person's normal business address.

## Section 1 – Personal Accident & Sickness

### Part A – Lump Sum Benefits

#### Category A

Accidental Death - Event 1

Lump Sum Benefit \$ 100,000

Bodily Injury - Events 2-19

Lump Sum Benefit \$ 100,000

#### Category B

Accidental Death - Event 1

Lump Sum Benefit \$ 100,000

Bodily Injury - Events 2-19

Lump Sum Benefit \$ 100,000

### Part B – Bodily Injury Benefits

#### Category A

Resulting in Surgery - Events 20-24 \$ 5,000

Weekly Benefits - Events 25-26 \$ 1,000 x 52 weeks

Not Exceeding % of Covered Persons Salary 85%

Excess Period 7 days

**Category B**

Resulting in Surgery - Events 20-24	\$	5,000
Weekly Benefits - Events 25-26	\$	1,000 x 52 weeks
Not Exceeding % of Covered Persons Salary		85%
Excess Period		7 days

**Part C – Sickness Benefits****Category A**

Resulting in Surgery - Events 27-30		Not Insured
Weekly Benefits - Events 31-32		Not Insured

**Category B**

Resulting in Surgery - Events 27-30		Not Insured
Weekly Benefits - Events 31-32		Not Insured

**Part D – Fractured Bones**

Lump Sum Benefits - Events 33-41

<b>Category A</b>	\$	2,500
<b>Category B</b>	\$	2,500

**Part E – Loss of Teeth or Dental Procedures**

Lump Sum Benefits - Events 42-43

<b>Category A</b>	\$	1,000
<b>Category B</b>	\$	1,000
<b>All Categories - Limit per Tooth</b>	\$	250

**Extension Applicable to All Categories**

2.8	Chauffeur Services Benefit	\$	2,500
2.10	Coma Benefit		
	Daily Benefit	\$	50
	Maximum number of consecutive days		120 days
2.11	Corporate Image Protection Benefit	\$	15,000
2.12	Dependent Child Supplement Benefit		

	Lump Sum per dependent child	\$	5,000
	Maximum benefit amount with respect to any one family	\$	15,000
2.19	Funeral Expenses Benefit	\$	7,500
2.21	Independent Financial Advice Benefit	\$	7,500
2.23	Orphan Benefit		
	Lump Sum per dependent child	\$	10,000
	Maximum benefit amount with respect to any one family	\$	30,000
2.25	Partner Retraining Benefit	\$	15,000
2.29	Replacement Staff/Recruitment Costs Benefit		
	Per Employee	\$	15,000
	Aggregate for all Employees	\$	15,000
2.35	Tuition or Advice Expenses Benefit		
	Per month	\$	300
	Maximum number of months		12 months
2.37	Visitor's Benefit	\$	15,000

#### General Provisions Applicable to the Policy

<b>Aggregate Limits of Liability</b>	(A) Any one Period of Insurance	\$	5,000,000
	(B) Non-scheduled aircraft	\$	500,000

#### Additional Endorsements

##### NON MEDICARE MEDICAL EXPENSES

If during the Period of Insurance a Covered Person who is:

- a) engaging in voluntary work on behalf of the Policyholder; or
- b) a student; or

c) is participating in sporting activities;

suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses, where permissible by law, incurred by the Policyholder or the Covered Person up to a maximum of \$3,000 (Category A) \$5,000 (Category B). The Covered Person must bear the first \$20 of each claim.

Non-Medicare Medical Expenses Definitions

Non-Medicare Medical Expenses means expenses:

(i) incurred within 12 months of sustaining a Bodily Injury; and

(ii) paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments: Chiropractic; Hospital; Medical; Nursing; Osteopathic; Physiotherapy; Surgical; and X-ray

Non-Medicare Medical Expenses does not include dental treatment, unless such

treatment is necessarily required, to teeth other than dentures and is caused by Bodily Injury.

**Conditions Applying to Non-Medicare Medical Expenses**

1. The benefit payable is less any recovery made from any private health insurance fund with respect to the expense.

2. We will not pay the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

**Exclusions Applying to Non-Medicare Medical Expenses**

1. We will not pay benefits with respect to any Loss, damage, liability, Event or Bodily Injury which would result in Our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.

**DIFFERENCE IN CONDITIONS / DIFFERENCE IN LIMITS**

If the Benefits, Definitions, General Conditions and Limitations, or General Exclusions of this Policy is any less either in part or in full than those provided under Sports Personal Accident Policy number 2000000350 held by the Insured for the previous policy that this Policy replaces, then this Policy is extended to provide cover on the same basis as the previous Policy for that part of the loss that is not covered by this Policy. This Difference in Conditions Endorsement is only applicable for twelve (12) consecutive months from the inception date of the first Period of Insurance of this Policy and at the end of this period the Difference in Conditions endorsement shall no longer apply.

**Policy Wording**

Vertex Group Personal Accident & Sickness 0214

**General Insurance Code of Practice**

Most general insurance companies in Australia are signatories to the General Insurance Code of Practice. The Code has been developed to raise service standards, improve the way claims and complaints are handled and improve consumers' understanding of insurance. If You would like more information about the code, please go to [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

**Dispute Resolution Process**

Each insurer has its own dispute resolution process, so if you have a complaint relating to the insurance policy or any service that has been provided, please contact us at Aon and we will provide you with information on how to contact the insurer. If you are not satisfied with the way the insurer has handled your complaint, the insurer will provide you with detail of the available external dispute resolution services, such as Australian Financial Complaints Authority, if it is applicable to your dispute.

If You have a complaint regarding Aon's services, please contact your Aon Client Relationship Manager or your local Aon office.

**Insurer**

ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING P/L  
A.B.N. 26 053 335 952  
GPO BOX 4213  
SYDNEY NSW 2001

**Proportion**

100%

**Supporting Insurers**

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO LTD  
A.B.N. 80 000 438 291  
LEVEL 12 CHIFLEY TOWER  
SYDNEY NSW 2000

**Proportion**

100%

## Privacy

### Accident & Health International (AHI)

Accident & Health International Underwriting Pty Limited, ABN 26 053 335 952, AFS Licence no. 238261, is an underwriting agency specifically created to provide Personal Accident, Medical and Travel insurance. They have been in operation since March 1998 and act on behalf of Tokio Marine & Nichido Fire Insurance Co., Ltd, ABN 80 000 438 291, AFSL 246548 with full authority to quote and issue contracts of insurance, collect premiums and pay claims.

If you have any queries about this policy you should contact your Aon broker or AHI.

Telephone: (02) 9251 8700

Fax: (02) 9251 8755

Website: [www.acchealth.com.au](http://www.acchealth.com.au)

Email: [enquiries@acchealth.com.au](mailto:enquiries@acchealth.com.au)

As part of AHI's dealings with you, we may need to collect personal information (and sometimes sensitive information such as health information) about you. We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

AHI will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with other companies within our group and third parties who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our privacy policy located at [www.acchealth.com.au](http://www.acchealth.com.au). Alternatively, contact us at [privacy@acchealth.com.au](mailto:privacy@acchealth.com.au) or (02) 9251 8700 and we will send you a copy.

You should obtain a copy of this policy and read it carefully. By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this policy.

**Our privacy policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.**