



POLICY SCHEDULE

CLIENT	PLACEMENT WITH/BY	28.02.20
Graham Lane Polocrosse Association of Australia 74 Holywell Rd BLACK MOUNTAIN NSW 2365	Blend Insurance Solutions Pty Ltd PO Box A2016 SYDNEY SOUTH NSW 1235	
Your account is managed by:		
Christopher Trill	christophert@ebm.com.au	

CLASS OF RISK	PERIOD OF INSURANCE
Personal Accident	From: 31st December 2019 To : 31st December 2020 at 4.00pm Local Time
Policy No : BLSPA000899	Our Ref : EBM BRI P6999 1384444/000

COVER SUMMARY This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

INSURED : The Polocrosse Association of Australia including all affiliated State and Territory Associations and their affiliated sub associations and Clubs

INSURED : Members of the Insured, as per the categories and
PERSONS associated definitions outlined within the Exposure and Rates document attaching to this Policy.

COVER TYPE : Whilst engaged in any sporting activities including training, competing, social activities, meetings and the like, voluntary work on behalf of the Insured and including necessary travel to and from.

MAXIMUM AGE : 70 years

AGGREGATE	:(A) Any one occurrence or series of	\$ 1,000,000
LIMITS OF	occurrences	
LIABILITY	(B) Any one event with respect to Passive War	\$ 500,000
	(C) Any one Period of Insurance with respect to Passive War	\$ 500,000

INSURED EVENTS	SUM INSURED
=====	(Each Person Insured)
	=====

SECTION 1 : PERSONAL INJURY AND SICKNESS

Part A - Lump Sum Benefits	
Event 1	\$ 100,000
Event 2 and 4 -19	\$ 100,000
Event 3	\$ 100,000

Part B - Weekly Benefits - Injury		
Weekly Injury Benefit	\$	700
Maximum percent of gross weekly income		100%
Maximum benefit period		52 weeks
Waiting Periods		14 Days

Part C - Injury Resulting in Fractured Bones
Up to \$5,000 per Injury - see Endorsement 2 for scale

Part D - Injury Resulting in Loss or Damage to Teeth
Up to \$2,000 per injury

SECTION 2	:	PERSONAL WELLBEING		
		Accidental HIV Infection	\$	30,000
		Accommodation and Transport Benefit		Not Insured
		Additional Out of Pocket Expenses		Not Insured
		Advanced Payment		Included
		Bedcare Benefit		
		- Weekly Benefit	\$	500
		- Maximum Benefit Period		26 Weeks
		Childcare Benefit		Not Insured
		Coma Benefit		
		- Weekly Benefit	\$	500
		- Maximum Benefit Period		13 weeks
		Dependent Child Benefit		
		- Per Dependent Child	\$	5,000
		- Maximum per family	\$	30,000
		Domestic Help Benefit		
		- Weekly Benefit	\$	250
		- Maximum Benefit Period		26 weeks
		Education Fund Benefit		Not Insured
		Escalation of Claim		Included
		Home Care Benefit		Included
		Hospitalisation Excess Waiver		Included
		Independent Financial Advice		Not Insured
		Modification Benefit	\$	50,000
		Non-Medicare Medical Benefits	\$	7,500
		- Excess: 100% of cost/\$100 each and every Non-Medicare Medical Expenses Claim		
		Orphan Benefit		
		- Per Dependent Child	\$	5,000
		- Per Family	\$	15,000
		Parents Inconvenience Benefit		
		- Daily Benefit	\$	25
		- Maximum Benefit	\$	1,000
		Rehabilitation Benefit		Not Insured
		Spouse Retraining Benefit		Not Insured
		Student Tutorial Benefit		Not Insured
		Unexpired Membership Benefit		Not Insured
SECTION 3	:	CORPORATE PROTECTION		
		Chauffeur Benefit		Not Insured
		Corporate Image Protection	\$	10,000
		Disappearance		Not Insured
		Funeral Expenses	\$	5,000

GEOGRAPHICAL: Australia only, unless declared to and agreed to by the
LIMITS Insurer

ENDORSEMENTS: 1) Benefit Limitation whilst Travelling
2) Fractured Bones Benefit Scale

- 3) Premium Payment Terms
- 4) Declared Exposure and Rates
- 5) Rate Guarantee

POLICY : As per policy wording and any applicable clauses,
EXCLUSIONS : endorsements or memoranda to the policy

POLICY : Blend Group Sports Personal Accident (Blend.SPA.1019)
WORDING

POLICY TERMS: This insurance is subject to the terms, conditions and limitations of the Insurer's Policy Wording (reference above), schedule and endorsements

If you do not have a copy of the above policy wording, please ask us for a copy

INSURER	POLICY NUMBER	PROPORTION
Blend Insurance Solutions Pty Ltd SYDNEY SOUTH NSW 1235	BLSPA000899	100.0000%
* SUPPORTING INSURERS		
- Allied World Assurance Company Ltd 264 George Street, Australia Square, Level 21 SYDNEY NSW 2000		100.0000%