

SCHEDULE OF COVER Sports Combined

OUR REFERENCE	14120383
INSURED	Australian Veterans Cycling Council Inc. (AVCC); All AVCC registered clubs and their members, volunteers, officials, umpires and adjudicators
BUSINESS OF INSURED	<p>The AVCC is the peak organisation for veterans cycling in Australia. The AVCC hold series of social rides, state and national events and their affiliated clubs also host social rides and event races under the protocols of the AVCC.</p> <p>For registered members of the AVCC, benefits are applicable to third party injury and property damage occurring during any and all bike riding activities 24hrs a day, unless the AVCC insured member is competing in an event / race that is not sanctioned or conducted under the endorsed protocols of the AVCC Inc.</p>
PERIOD OF INSURANCE	31/12/22 to 31/12/23 At 4pm Local Time
SPORTS COMBINED LEGAL LIABILITY COVERING	<p>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).</p> <p>Public Liability Limit: \$20,000,000 Any One Loss</p> <p>Products Liability Limit: \$20,000,000 Any One Loss and in the Aggregate</p> <p>Excess: \$1,000 Each and Every Liability Claim</p>
GEOGRAPHICAL LIMITS	Worldwide Excluding USA & Canada
SPORTS COMBINED COVERING	<p>Professional Indemnity</p> <p>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 coaching your sport.</p>
INSURED PARTIES	Qualified Coaches / Trainers / Officials / Umpires / Referees of AVCC and AVCC affiliated State Bodies and Clubs
SUM INSURED	<p>\$5,000,000 any one claim \$5,000,000 Annual Aggregate</p>

EXCESS \$1,000 each and every claim

GEOGRAPHICAL LIMITS Worldwide Excluding USA & Canada

RETROACTIVE DATE 31/12/2001

SPORTS COMBINED **Personal Accident**

INSURED PERSONS For registered members of the AVCC, benefits are applicable to injury occurring during any and all bike riding activities 24hrs a day, unless the AVCC insured member is competing in an event / race that is not conducted under the endorsed protocols of the AVCC Inc.

Cover also includes staying away from home and travel to take part in a competition, game, performance, social function, training session or administrative activities.

Age Limitations: The policy is endorsed to automatically include any insured person over the age of 4 and under the age of 100 years. In the case where the insured person is aged 80 years of age and older, We will require Medical Clearance certificate to be provided and held by Arthur J. Gallagher every 12 months.

For volunteers, benefits are applicable to injury occurring whilst engaged in administrative, fundraising or volunteer activities.

BENEFITS The cover outlined is a broad summary only - please refer to the policy wording for details of the terms and conditions, including exclusions.

4.1 Capital Benefits

- 4.1 Capital & Disability Benefits whilst racing in a Sanctioned AVCC event
The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy \$100,000
- Capital & Disability Benefits whilst Training / Social / Private Rides (24hr)
The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy \$10,000
- Capital & Disability Benefits Race Day Licence
The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy \$10,000

4.2 Medical Benefits

- 4.2.1 Medical Benefits
The percentage of the Medical Expenses covered under this section is 80%
- 4.2.2 Physiotherapy Benefits
The percentage of physiotherapy expenses covered under this Section is

Visits 1 to 5 95% of the fee charged less rebates from other sources

Visits 6 to 10 80% of the fee charged less rebates from other sources

All other visits 75% of the fee charged less rebates from other sources

The Excess payable for each claim under Section 4.2 is

Section 4.2 - Race Day Licence	\$100
	\$250

The maximum amount payable per claim under Section 4.2 is

	\$1,500
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4.3 Weekly Benefits

4.3.1 Loss of Income
The amount payable is the lesser of 100% Net Income Lost or

Excess Period	\$500 Per Week
Max Benefit Period	14 Days
	52 Weeks

Loss of Income - Race Day Licence
The amount payable is the lesser of 100% Net Income Lost or

Excess Period	\$500 Per Week
Max Benefit Period	14 Days
	12 Weeks

4.3.2 Student Allowance

	\$500 Per Week
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4.3.3 Domestic Home Help

	\$500 Per Week
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Excess Period under Section 4.3.2 & 4.3.3 is

	14 Days
Max Benefit Period under Section 4.3.2 & 4.3.3 is	52 Weeks

4.4 Other Benefits

4.4.1 Injury Assistance & Parents Inconvenience Benefit	\$1,500
4.4.2 Rehabilitation Benefit - Gym Membership	\$500
Rehabilitation Benefit - Tuition	\$3,000
4.4.3 Bed Care Benefit	\$300 per week
	Max 52 weeks
4.4.4 Dependant Childrens Allowance	\$500
4.4.5 Home Renovation Benefit	\$10,000
4.4.6 Funeral Expenses Benefit	\$5,000
4.4.7 In Memoriam Benefit	\$1,000
4.4.8 Kidnapping Benefit	\$10,000
4.4.9 Membership Benefit	\$500

Policy is Endorsed to Include the following Additional Benefits

Broken Bones Benefit

Neck, skull or spine	Complete fracture	\$2,500
	Other fracture	\$750
Hip		\$1,875
Jaw, pelvis, leg, ankle, knee	Complete fracture	\$1,250
	Other fracture	\$500
Cheekbone or shoulder		\$750
Arm, elbow, wrist or ribs	Complete fracture	\$625
	Other fracture	\$250

Nose or collar bone		\$500
Finger, thumb, foot, hand or toe		\$250
Dental Injury Benefit		
Total loss of a tooth	Limit per tooth	\$250
	Max Benefit	\$1,000
Tooth Chipping	Limit per tooth	\$100
	Max Benefit	\$400

GEOGRAPHICAL LIMITS Worldwide

POLICY WORDING Combined Liability Policy Wording 07.21
Player Accident Wording 10.21

INSURER	Policy No.	Proportion %
Sportscover Australia P/L Locked Bag 6003 WHEELERS HILL VIC 3150	PMEL99/0119420/0119419	100.0000
As Agent For : Certain Underwriters at Lloyds of London 100.0000 %		

NOTES

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Important Policy Condition:

Confirm implementation of Race Day Checklist before commencement of season 2021.

ENDORSEMENTS

- 1 **Cyclo-Cross Cover Endorsement**
- 2 **Drone Endorsement**
- 3 **Property Damage to Member Bikes Exclusion**
- 4 **Additional Membership Programs**

Cyclo-Cross Cover Endorsement

The definition of The Business is changed to reflect that coverage also extends to mountain bike riding and cyclo-cross for training and social purposes and does not extend to racing or participating in any event organised by a AVCC club or external event.

Drone Endorsement

It is noted and agreed that with effect from the Effective Date of this endorsement, Part 1 - General Liability is extended to include the following:

UAV / RPA Liability

Liability, including vicarious liability, is extended to include UAV / RPA Liability happening during the period of insurance as the result of an occurrence that is connected with your club, league or association or in the conduct of the business. It can take place either in Australia or New Zealand and anywhere else in the world excluding USA and Canada whilst conducting normal business or club activities and adhering to club rules and by-laws, arising from or out of the ownership possession or use by or on behalf of the insured of any:

- use of Unmanned Aerial Devices (UAVs) and Remotely Piloted Aircraft Systems (RPAS).

For the purpose of this endorsement, a UAV or RPA'S shall mean an aircraft without human pilot on board, which is remotely controlled for civil or commercial use only and which weighs 2 kilograms or less.

Provided always that indemnity under will not apply in circumstances:

- 1) resulting from the impact or threatened impact between any UAV or RPA'S and any aircraft or aerospace device; or
- 2) where any UAV or RPA'S is not being operated in accordance with:
 - a) Civil Aviation Legislation Amendment (Part 101) Regulation 2016

any subsequent amending or replacement Guidance document(s) or Statutory Instrument(s).

Property Damage to Member Bikes Exclusion

It is hereby noted and agreed that Part 1 General Liability, Additional Exclusions for Part 1, is extended to exclude Damage to Members Bikes.

Additional Membership Programs

Trial Ride

Policy is extended to include AVCC Trial Riders. The number of Trial Rides allowed per person per policy period is 2. All Trial Riders have to complete a Trail Rider Application form which is to be submitted to the AVCC and must abide by the AVCC Trial Riders Rules and Regulations otherwise cover is void.

Get into Road racing Program

Policy is extended to include Get into Road Racing Program. The program consists of a 4 week program where riders are coached / instructed on how to ride in an AVCC road race. All participants are declared prior to the programs start date and premium paid to Gallagher prior to the programs start date otherwise cover is void.

Race Day Licence

Policy is extended to including Race Day Licence with cover limitations. Cover starts once the rider arrives at the race/event location and cover expires 30 mins after race/event is completed. Cover does not extend from the race/event precinct even if this is prior to 30mins.

\$25 Per Head Cost

Race Day License will need to sign an agreed waiver/membership form prior to the race and a copy will be retained by the AVCC, not the club. A monthly declaration will be provided to Gallagher at the end of every month and an invoice will be provided for payment

Cover Limitations

- * Death & Cap Benefit limited to \$10,000
- * LOI \$500 per week limited to 12 weeks cover
- * Medical Benefit \$1,500
- * Cover starts once the rider arrives at the race/event location and cover expires 30 mins after race/event is completed.
- * Cover does not extend away from the race precinct
- * Cover does not extend to riding to and from home

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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OUR REMUNERATION

Please note that the insurance cover we are placing for you may include a retail component. The insurer listed above may pay an initial commission of 0-35% on the retail portion of the annual premium paid by you. Commissions paid to us by the product provider are not an additional cost to you. Below is an example of how commission would be calculated:

Total Premium	\$500
Retail portion	\$100
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Commission paid at 10%	\$10

If you would like to know the specific commission details please contact our office and we will be happy to provide this to you.