

# SCHEDULE



Policy Number: 93111826

Policyholder: Petanque Australia Ltd, all affiliated Clubs, the following State associations, NSW, SA, TAS, QLD, VIC and WA, Registered members, coaches, umpires, office bearers, controlling bodies, members, voluntary workers, medical officers, appointed sub-committees, development officers and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.

c/- Willis Australia Ltd  
Level 8, 2 Market Street  
Sydney  
  
New South Wales  
Australia

Period of Insurance: From 4pm 7th day of December 2006  
To 4pm 7th day of December 2007

Premium & Charges:

Premium:	\$1,800.00
GST:	\$180.00
S/D:	\$198.00
Total Premium:	<u>\$2,178.00</u>

Age Limits: The Insured Person must be under sixty five (65) years of age.

Aggregate Limits of Liability:

(a) Any one Accident or Occurrence	\$1,000,000
(b) Non Scheduled Air Travel	
Single-engine	Not Insured
Multi-engine	Not Insured
Helicopter	Not Insured

In witness whereof, the Company has caused this Policy to be signed by its Authorised Representative.

A handwritten signature in black ink, appearing to be 'A. R.', written over a horizontal line.

**9th February 2007**  
Date

Authorised Representative

# SCHEDULE OF SUMS INSURED



Policy Number: 93111826

Policyholder: Petanque Australia Ltd

Category: **A**

Insured Persons: All registered members and all non playing officials of the insured, all coaches, umpires, committee members, employees of the insured including apprentices, voluntary workers and work experience students.

Operation of Cover: Whilst participating in Petanque Australia Ltd activities including all club activities, games, competitions and training on behalf of the insured including journey to and from any club/sporting venue.

Deductible and/or Excess Amounts:  
Temporary Total Disablement Weekly Benefits - Injury 7 days

## Coverage Section

## Sums Insured (each Insured Person) \$

1 - Capital Benefits		
Event 1 Death		250,000
Event 2 Permanent Total Disablement		250,000
Events 3 - 15 Other Permanent Disablement		250,000
2 - Weekly Injury Benefit		
Temporary Total Disablement	85.00% of Income to a maximum of	600
3 - Weekly Sickness Benefit		
Temporary Total Disablement		Not Insured
4- Broken Bones Benefit		3,000

If no amount is inserted against any one or more Coverage Sections 1-4, this Policy does not provide cover under such Coverage Section (s).

# ENDORSEMENT



Date Issued: 9th February 2007      Endorsement Number: 223193  
Policyholder: Petanque Australia Ltd      Policy Number: 93111826  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 7th December 2006  
Broker: Willis Australia Ltd


Endorsement Number 223193 is applicable to: Category A.

## **Benefit Period Modified**

It is hereby declared and agreed that Special Provision 4.1 is amended to read as follows:

4.1 For Events 16 and/or 17 or 18 and/or 19, in excess of a total period of 52 weeks in respect of any one Accidental Bodily Injury or Sickness or Disease.

All Other Terms and Conditions Remain Unchanged



---

Authorised Representative

# ENDORSEMENT



Date Issued: 9th February 2007      Endorsement Number: 223194  
Policyholder: Petanque Australia Ltd      Policy Number: 93111826  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 7th December 2006  
Broker: Willis Australia Ltd

Endorsement Number 223194 is applicable to: All insured persons.

## **Age Limits Modified**

It is hereby declared and agreed that the Age Limits in the Schedule is amended to read as follows:

Age Limits:      The Insured Person must be under 90 years of age.

It is further agreed that in respect of Insured Persons over Sixty-five (65) years of age, Event 2, Section 1 is deleted and replaced as follows:

### Coverage Section 1 – Capital Benefits

The Events	The Benefit Amount
Accidental Bodily Injury resulting in:	
2. Permanent Paraplegia or Permanent Quadriplegia	100%

It is further agreed that the following Definitions are now included in the Policy.

Paraplegia means total paralysis of both legs and part or whole of the lower half of the body.

Quadriplegia means total paralysis of both arms and both legs.

All Other Terms and Conditions Remain Unchanged

A handwritten signature in black ink, appearing to be 'A. R.', written over a horizontal line.

Authorised Representative

# ENDORSEMENT



Date Issued: 9th February 2007      Endorsement Number: 223195  
Policyholder: Petanque Australia Ltd      Policy Number: 93111826  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 7th December 2006  
Broker: Willis Australia Ltd

Endorsement Number 223195 is applicable to: All insured persons.

## **Domestic Help Benefit**

It is hereby declared and agreed that in respect of Non Income Insured Persons, the coverage afforded is extended to include Domestic Help as follows:

### Domestic Help (Non-Income Earners)

Should the Insured Person be a non-Income earner prior to sustaining Accidental Bodily Injury the Compensation payable under Event 16 and/or 17 (Weekly Injury Benefit) shall be limited to 100 % of the actual cost of hiring domestic help including childcare and outdoor household activities certified as necessary by a qualified Physician, subject to a maximum of \$ 250 per week not exceeding 52 weeks for any one event, subject to the Deductible Amount stated in The Schedule, provided that the domestic help is performed by a person who is not a relative of the Insured Person.

All Other Terms and Conditions Remain Unchanged

---

Authorised Representative

# ENDORSEMENT



Date Issued: 9th February 2007      Endorsement Number: 223196  
Policyholder: Petanque Australia Ltd      Policy Number: 93111826  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 7th December 2006  
Broker: Willis Australia Ltd

Endorsement Number 223196 is applicable to: All insured persons.

## **Student Tutorial Benefit**

It is hereby declared and agreed that the coverage afforded to Insured Persons is extended to include Student Tutorial Benefit as follows:

### Student Tutorial Benefit

Should the Insured Person be a full time student the Compensation payable under Event 16 and/or 17 (Weekly Injury Benefit) shall be limited to 100 % of the actual cost of Home Tutorial Expenses certified as necessary by a qualified Physician subject to a maximum of \$ 250 per week not exceeding 52 weeks for any one event, subject to the Deductible Amount stated in The Schedule provided that the Home Tutorial is performed by a person who is not a relative of the Insured Person.

All Other Terms and Conditions Remain Unchanged

\_\_\_\_\_  
Authorised Representative

# ENDORSEMENT



Date Issued: 9th February 2007      Endorsement Number: 223199  
Policyholder: Petanque Australia Ltd      Policy Number: 93111826  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 7th December 2006  
Broker: Willis Australia Ltd

Endorsement Number 223199 is applicable to: All insured persons.

## **Non Medicare Medical Expenses Benefit**

It is hereby declared and agreed that Non Medicare Medical Expenses is included under this Policy:

Non Medicare Medical Expenses – means expenses that are not subject to any full or partial Medicare rebate nor recoverable by the Insured Person or by the Policyholder from any other source and incurred within twelve (12) calendar months of the Insured Person sustaining Accidental Bodily Injury and paid by the Insured Person or the Policyholder on the Insured Person's behalf for treatment certified necessary by a Physician to a registered Private Hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services, excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by Accidental Bodily Injury.

Non Medicare Medical Expenses does not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the Insured Person after deduction of any Medicare benefit or rebate from the actual expense incurred. (Commonly referred to as the "Medicare Gap").

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

1. Any expenses recoverable by the Insured Person or by the Policyholder from any other insurance, scheme or plan providing medical, physiotherapy or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source;
2. Any expense to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made there under apply;
3. The first \$ 50 of each and every claim;
4. More than 100 percent (%) of each and every claim made under this section after deduction of the amount applicable in number 3 above.

### The Benefit Amount

Provided always that Our liability under this section shall not exceed \$ 1500 for Non Medicare Medical Expenses in respect of any one Accidental Bodily Injury.

All Other Terms and Conditions Remain Unchanged

A handwritten signature in black ink, appearing to be 'A. R.', written over a horizontal line.

Authorised Representative

# ENDORSEMENT



Date Issued: 9th February 2007      Endorsement Number: 223200  
Policyholder: Petanque Australia Ltd      Policy Number: 93111826  
Name of Company: Chubb Insurance Company of Australia Limited      Effective Date: 7th December 2006  
Broker: Willis Australia Ltd

It is hereby noted and agreed that for Insured Persons aged between 80 and 90 years of age:  
Death and Permanent Disability - Maximum Benefit \$10,000;  
Non-Medicare Expenses - 100% up to \$500 per injury with a \$50 excess;  
Student Assistant Benefit - \$250 per week with a 7 day excess and a 26 week benefit period;  
Home Help Benefit - \$250 per week with a 7 day excess and a 26 week benefit period

All Other Terms and Conditions Remain Unchanged

\_\_\_\_\_  
Authorised Representative