

# SPORTS TRAVEL ACCIDENT AND BUSINESS TRAVEL INSURANCE SCHEDULE



THIS IS TO CERTIFY that in accordance with the authorisation granted to the undersigned ("The Service Company Coverholder") by Arch Underwriting at Lloyd's - Syndicate 2012 ("The Underwriter") and in consideration of the premium specified herein, the said Underwriter is hereby bound, to insure in accordance with the terms and conditions contained herein or endorsed hereon and the wording attached to this Certificate.

In the event of loss, each Underwriter (and their executors and administrators) is only liable for their own share of the loss according to the proportion set against its name in the Schedule.

In accepting this insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration) the date of which is stated in the Schedule. You should read this Certificate carefully and if it is not correct contact the Service Company Coverholder. It is an important document and you should keep it in a safe place with all other papers relating to this insurance.

<b>POLICY NUMBER:</b>	P0011045CT2021AU3
<b>POLICY HOLDER:</b>	Basketball Australia, State & Territories Associations  including subsidiary or controlled companies now or previously existing or hereafter formed or acquired, including mortgagees, lessors and other interested parties for their respective rights and interests.
<b>TYPE OF INSURANCE:</b>	Sports Travel Accident & Business Travel
<b>POLICY WORDING:</b>	Sports Travel Accident and Business Travel ARCHPDSST202104V1
<b>INSURANCE PERIOD:</b>	01 September 2021 4:00pm to 01 September 2022 4:00pm
<b>THE SPORT:</b>	Basketball
<b>COVERED PERSONS:</b>	<b>All nominated EMPLOYEES of the POLICY HOLDER including ACCOMPANYING SPOUSE or PARTNER and DEPENDENT CHILDREN.</b>
<b>OPERATIVE PERIOD OF COVER:</b>	Cover is provided under the POLICY whilst the COVERED PERSON is engaged in a JOURNEY as declared on the business of the POLICY HOLDER. JOURNEY means a trip involving travel exceeding 50kms from the COVERED PERSONS normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Everyday commuting shall not be regarded as a JOURNEY. Any JOURNEY must not exceed 180 days.

## Limit(s) of Liability

The amount(s) set out hereunder represent the Insurer(s) maximum limit(s) of Liability any one loss or series of losses arising out of one original source or cause at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy Wording and Schedule.

<b>AGGREGATE LIMIT OF LIABILITY:</b>	All POLICY Sections	<b>\$10,000,000</b>
<b>AGGREGATE LIMIT OF LIABILITY</b> <b>Non Schedule Flights</b>	All POLICY Sections	<b>\$1,000,000</b>
<b>AGGREGATE LIMIT OF LIABILITY</b> <b>Kidnap, Hijack or Detention</b>	Section 6	<b>\$500,000</b>
<b>AGGREGATE LIMIT OF LIABILITY</b> <b>Political and Natural Disaster</b> <b>Evacuation</b>	Section 9	<b>\$500,000</b>
<b>AGGREGATE LIMIT OF LIABILITY</b> <b>Extra Territorial Workers</b> <b>Compensation</b>	Section 10	<b>\$1,000,000</b>

## Sections of Cover

### Category 1

SECTION 1	PART A - PERSONAL ACCIDENT LUMP SUM BENEFITS	Sum Insured (\$)
COVERED EVENT 1	Accidental Death	3x Salary up to 500,000
	Accidental Death -ACCOMPANYING SPOUSE OR PARTNER	50,000
	Accidental Death - DEPENDENT CHILD(REN)	20,000
COVERED EVENTS 2 - 26	As per Table of Benefits 1	3x Salary up to 500,000
	ACCOMPANYING SPOUSE OR PARTNER	250,000
	DEPENDANT CHILD(REN)	250,000
COVERED EVENTS 27 - 35	Surgical benefits as a result of BODILY INJURY or SICKNESS	20,000
COVERED EVENTS 36 - 42	As per Table of Benefits 2 & 3	
	BODILY INJURY resulting in FRACTURED	3,000
COVERED EVENTS 43 - 44	As per Table of Benefits 4	
	BODILY INJURY resulting in LOSS of TEETH or dental procedures	1,000
<b>PART B - PERSONAL ACCIDENT LUMP SUM BENEFITS AS A RESULTS OF PARTICIPATION OF SPORT</b>		
COVERED EVENT 1B	ACCIDENT DEATH	50,000
COVERED EVENT 2B	PERMANENT TOTAL DISABLEMENT	50,000
<b>PART C - LOSS OF INCOME BENEFITS</b>		
COVERED EVENTS 45 & 46	Loss Of Income Benefit as a result of BODILY INJURY	2,000
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156
	EXCESS PERIOD (days)	7
COVERED EVENTS 47 & 58	Loss Of Income Benefit as a result of SICKNESS	2,000
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156
	EXCESS PERIOD (days)	7
<b>PART D - LOSS OF INCOME BENEFITS as a result of PARTICIPATION in the SPORT</b>		
	Loss of income - as a result of Sports Participation	Not Covered
SECTION 2	PART A - MEDICAL AND ADDITIONAL BENEFITS	

	Medical And Additional Expenses	Unlimited
	HOSPITAL BED CONFINEMENT	
	<b>PART B - MEDICAL AND ADDITIONAL EXPENSES incurred as a result of PARTICIPATION in the SPORT</b>	
	Medical and Additional Expenses	500,000
	HOSPITAL BED CONFINEMENT	
<b>SECTION 3</b>	<b>CANCELLATION, LOSS OF DEPOSITS and MISSED TRANSPORT CONNECTION</b>	
	Cancellation And Curtailment	Unlimited
	Loss Of Deposits	20,000
	Missed Transport Connection	10,000
<b>SECTION 4</b>	<b>BAGGAGE AND PERSONAL BELONGINGS</b>	
	Loss Or Damage	10,000
	Personal Electrical Items	5,000
	EXCESS	250
	Sporting Equipment	1,000
	EXCESS	250
	Any One Item	1,500
	Delayed Baggage And Personal Belongings	3,000
	Money	2,000
<b>SECTION 5</b>	<b>ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT</b>	
	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	10,000
<b>SECTION 6</b>	<b>KIDNAP, HIJACK or DETENTION</b>	
	KIDNAP, HIJACK or DETENTION	250,000
<b>SECTION 7</b>	<b>RENTAL VEHICLE EXCESS</b>	
	Rental Vehicle Excess	10,000
<b>SECTION 8</b>	<b>PERSONAL LIABILITY</b>	
	Personal Liability	5,000,000
<b>SECTION 9</b>	<b>POLITICAL, AND NATURAL DISASTER EVACUATION</b>	
	Political and Natural Disaster Evacuation	20,000
<b>SECTION 10</b>	<b>EXTRA TERRITORIAL WORKERS COMPENSATION BENEFITS</b>	
	Weekly Benefit	1,000
	Sum Insured	1,000,000
<b>SECTION 11</b>	<b>ADDITIONAL BENEFITS UNDER THE POLICY</b>	
	As per policy wording	

**Note: The AGGREGATE LIMIT OF LIABILITY, NON SCHEDULED FLIGHT LIMIT BENEFITS PAYABLE applies in excess of any applicable EXCESS PERIOD.**

## Endorsements

### **Non Salaried Employee Endorsement**

It is hereby noted and agreed that where an EMPLOYEE is not in receipt of a SALARY, and the BENEFIT showing against the SCHEDULE in Section 1 - Part A - Personal Accident Lump Sum Benefits is SALARY linked, the maximum BENEFIT payable for COVERED EVENTS 1-26 shall be limited to \$250,000.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

### **CORONAVIRUS EXCLUSION**

It is hereby noted and confirmed, this POLICY does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

EXCEPT Section 2 - Medical and Additional Expenses

It is hereby noted and confirmed that MEDICAL AND ADDITIONAL EXPENSES payable under this section is unlimited with respect to any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

### **Minimum Deposit Premium**

It is hereby noted and agreed that the premium is minimum and deposit. The premium will be adjusted at the end of the INSURANCE PERIOD based on actual trips undertaken during the course of the INSURANCE PERIOD noted on this POLICY SCHEDULE.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

### **DFAT Travel Warning Exclusion**

No cover shall apply for any travel which is prohibited under order of the Australian Department of Foreign Affairs and Trade: <https://www.smartraveller.gov.au/>.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

Insurer:	Proportion:
Arch Underwriting at Lloyd's (Australia) Pty Ltd ABN 27 139 250 605 For and on behalf of Arch Syndicate 2012 at Lloyd's	100%
<b>UNIQUE MARKET REFERENCE:</b>	B6060500000012021

This POLICY SCHEDULE is issued by the Service Company Coverholder shown above in accordance with the authority granted to them by Arch Syndicate 2012 at Lloyd's under the Agreement referred to herein.

IN WITNESS WHEREOF this POLICY SCHEDULE has been signed at Sydney.



**Arch Underwriting at Lloyd's (Australia) Pty Ltd**  
For and on behalf of Arch Syndicate 2012 at Lloyd's  
31 August 2021

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