

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.

POLICY NUMBER:	P0011045CT2022AU4
POLICY HOLDER:	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.
TYPE OF INSURANCE:	Sports Travel Accident & Business Travel
POLICY WORDING:	Sports Travel Accident and Business Travel ARCHPDSST202110V1
INSURANCE PERIOD:	01 September 2022 4:00pm to 01 September 2023 4:00pm
THE SPORT:	Basketball
COVERED PERSONS:	All nominated EMPLOYEES of the POLICY HOLDER including ACCOMPANYING SPOUSE or PARTNER and DEPENDENT CHILDREN.
OPERATIVE PERIOD OF COVER:	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.

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

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
	As per Table of Benefits 5	
	PART B - PERSONAL ACCIDENT LUMP SUM BENEFITS AS A RESULTS OF PARTICIPATION OF SPORT	
COVERED EVENT 1B	ACCIDENT DEATH	50,000
COVERED EVENT 2B	PERMANENT TOTAL DISABLEMENT	50,000
	PART C - LOSS OF INCOME BENEFITS	
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
	PART D - LOSS OF INCOME BENEFITS as a result of PARTICIPATION in the SPORT	
	Loss of income - as a result of Sports Participation	Not Covered

SECTION 2	PART A - MEDICAL AND ADDITIONAL BENEFITS	
	Medical And Additional Expenses	Unlimited (for a maximum of 24 months)
	PART B - MEDICAL AND ADDITIONAL EXPENSES incurred as a result of PARTICIPATION in the SPORT	
	Medical and Additional Expenses	500,000
SECTION 3	CANCELLATION, LOSS OF DEPOSITS and MISSED TRANSPORT CONNECTION	
	Cancellation And Curtailment	Unlimited
	Loss Of Deposits	20,000
	Missed Transport Connection	10,000
SECTION 4	BAGGAGE AND PERSONAL BELONGINGS	
	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
SECTION 5	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	
	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	10,000
SECTION 6	KIDNAP, HIJACK or DETENTION	
	KIDNAP, HIJACK or DETENTION	250,000
SECTION 7	RENTAL VEHICLE EXCESS	
	Rental Vehicle Excess	10,000
SECTION 8	PERSONAL LIABILITY	
	Personal Liability	5,000,000
SECTION 9	POLITICAL, AND NATURAL DISASTER EVACUATION	
	Political and Natural Disaster Evacuation	20,000
SECTION 10	EXTRA TERRITORIAL WORKERS COMPENSATION BENEFITS	
	Weekly Benefit	1,000
	Sum Insured	1,000,000
SECTION 11	ADDITIONAL BENEFITS UNDER THE POLICY	
	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

Sanction Limitation and Exclusion Clause Endorsement

This endorsement modifies the contract of insurance and shall be read as if incorporated within it.

It is understood and agreed that the contract of insurance is amended by the addition of the following clause, which shall be paramount and shall override anything in the contract of insurance inconsistent with it:

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit under the contract of insurance to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

LMA3100
(amended for Australia and New Zealand)

All other terms and conditions of the contract of insurance remain unchanged.

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.

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 to any destination which is subject to "Do not travel" advice by the Australian Department of Foreign Affairs and Trade as noted on the smartraveller.gov.au website, available at:

<https://www.smartraveller.gov.au/>.

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

PANDEMIC/EPIDEMIC EXCLUSION

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

- (a) a pandemic and/or epidemic as announced by the World Health Organisation (WHO), including but not limited to Coronavirus (COVID-19);
- (b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- (c) any mutation or variation of SARS-CoV-2; and/or
- (d) any fear or threat of (a), (b) or (c) above;

with respect to all sections under this POLICY.

However, this exclusion does not apply to:

1. Section 2 - Medical and Additional Expenses, but only in respect of hospital medical expenses; and
2. Section 3 - Cancellation, Loss of Deposits and Missed Transport Connection, if:
 - (a) a COVERED PERSON contracts and tests positive to Coronavirus Disease (COVID-19) or severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) whilst on a JOURNEY, or within twenty-one days of their travel departure date.
 - (b) A COVERED PERSON's RELATIVE either dies from Coronavirus Disease (COVID-19) or severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or is in a life threatening condition as confirmed by the treating DOCTOR, whilst a COVERED PERSON is on a JOURNEY.

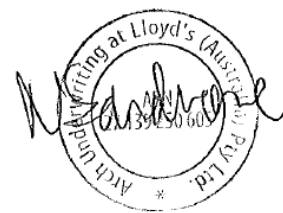
Notwithstanding parts 1. and 2. above, there shall be no cover under this POLICY whatsoever for any claim in any way caused by or resulting from points (a) to (d) above, if a COVERED PERSON travels to a location which was subject to "Do not travel" advice by the Australian Department of Foreign Affairs and Trade, as noted on the smartraveller.gov.au website due to the presence of Coronavirus disease (COVID-19) or any other pandemic and/or epidemic as announced by the World Health Organisation (WHO), at the time the COVERED PERSON booked their travel or immediately prior to commencing their JOURNEY.

Except as otherwise provided in this endorsement, 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%
UNIQUE MARKET REFERENCE:	B6060500000012022

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
02 September 2022